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STATE OF
ILLINOIS

DEPARTMENT OF FINANCIAL INSTITUTIONS

ANNUAL REPORT 1987

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
State of Illinois Center
100 West Randolph • Suite 15-700
Chicago, Illinois 60601

JAMES R. THOMPSON
GOVERNOR

MICHAEL E. FRYZEL
DIRECTOR

JOANNE MITCHELL
ASSISTANT DIRECTOR

December 1, 1987

The Honorable James R. Thompson
Governor
State of Illinois
State Capitol Building
Springfield, Illinois 62706

Dear Governor Thompson:

It is a pleasure to present the following Annual Report on the Department of Financial Institutions to you and the people of Illinois.

The Report reflects the operations and administrative initiatives of the Department for Fiscal Year 1987.

Sincerely,

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

MEF/hes

TABLE OF CONTENTS

I. THE DEPARTMENT OF FINANCIAL INSTITUTIONS v

II. INTRODUCTION 1

III. FISCAL INFORMATION 4

IV. CONSUMER CREDIT DIVISION 7

1. Division Operations 8
2. Division Revenues and Expenditures 11
3. Consumer Financing 12
4. Consolidated Statistics 13
5. Consolidated Statement of Income and Expense 14
6. Consolidated Statement of Assets 15
7. Distribution of Loans By Size and Type of Security 15
8. Delinquent and Legal Action Summary 16
9. Other Business Authorized in Licensed Offices 18
10. Real Estate Title Insurers 19
11. Comparative Consolidated Balance Sheet - Title Insurance ... 20
12. Comparative Consolidated Statement of Income and Expense ... 21
13. Compilation of Title Insurance Companies - Direct Premiums Written in Illinois 22
14. Financial Planning and Management Services Act 23
15. Foreign Exchange Act 23
16. Sale of Exchange Act 23
17. Safe Deposit Boxes 24
18. Development Credit Corporation Act 25
19. Pawners' Society 25
20. Licensees - Consumer Installment Loan Act 26
21. Licensees - Sales Finance Agency Act 41
22. Licensees - Sales Finance Agency Act (Out-of-State) 47
23. Licensees - Financial Planning and Management Services Act . 51
24. Licensees - Foreign Exchange Act 53
25. Licensees - Safe Deposit Act 55
26. Licensees - Sale of Exchange Act 57
27. Licensees - Title Insurance Act 59

V. CREDIT UNION DIVISION 61

1. Foreward 62
2. Administrative Review 62
3. Summary of Significant Changes/Ratios 63
4. Fiscal Information 64
5. Five Year Summary 65
6. Financial Review 66
7. Mergers 67
8. Liquidations 68
9. Types of Loans 69
10. Loan Delinquency 70
11. Consolidated Balance Sheet 71
12. Consolidated Statement of Income and Expense 72
13. Listing of Illinois State-Chartered Credit Unions 73

VI. CURRENCY EXCHANGE DIVISION 89

1. Background Information 90
2. Division Operations 91
3. Division Highlights 92
4. Currency Exchanges in Liquidation 92
5. Consumer Complaints 93
6. Total Revenue Received 93
7. Total Revenue by Category 94
8. Unclaimed Property Collected 94
9. Examinations Completed 95
10. Consolidated Revenue Figures 95
11. Application Transactions - Currency Exchange 96
12. Applications Approved - Currency Exchange 96
13. New Community Currency Exchange Licenses 97
14. Ambulatory Inspections 97
15. Comparison of Licenses Issued by Month - Ambulatory 98
16. Applications Submitted/Approved - Ambulatory 98
17. New Ambulatory Currency Exchange Licenses 99
18. Listing of Community Currency Exchange Licensees 101

VII. UNCLAIMED PROPERTY DIVISION 115

1. It's Been a Great Year 116
2. The Uniform Disposition of Unclaimed Property Act 116
3. Revenue and Appropriations 117
4. Methods for Locating Owners 117
5. Claims 118
6. Examinations 118
7. Safe Deposit Program 119
8. Stock Program 120
9. Interstate Cooperation 120
10. Unclaimed Financial Assets Remitted to the State 122
11. Appropriations to State Retirement Systems 123
12. Owner Names Published and Resulting Inquiries 124
13. Number and Amount of Claims Paid to the Public 125
14. Division Activity Summary, 1962 through 1987 126
15. Remittance and Other Income 127
16. Statistical Information 128
17. Significant Activities 129

DEPARTMENT OF FINANCIAL INSTITUTIONS

Director
Michael E. Fryzel

Assistant Director
Joanne Mitchell

Administrative Division

Special Assistant
Harry E. Stirmell

Legislative Liaison
Craig K. Kararo

Legal Counsel
Fred J. Zeni, Jr.

Fiscal Officer
Ronald A. Handlin

Information Systems
Farrel D. Williams

Personnel Officer
Mary Louise Brandon

Secretaries
Kathy Murray
Barbara Schuler

Support Services
Kathleen Bartolomucci
Yvonne Blackwell
Janet Haynes
Bea Jones
Ron Miller
Kathy Myers

Consumer Credit Division

Andrew V. Madonia, Supervisor
Carl La Susa, Assistant Supervisor
Charles Tomlinson, Assistant Supervisor

Thomas Anderson
Vera Borrino
Thomas Bregenzer
Dolores Campagnolo
George Edwards
Janice Gallagher
William Margalus
Pasquale Palumbo
J. Cornel West
Cecil Wyant

Board of Financial Planning and Management Services Advisors

Chairman
Benjamin Moffitt
Joliet Budget Advisors, Inc.

Leonard Groupe
Practicing Attorney
H. Don Morris
Financial Counselors

Credit Union Division

Brenda Jo Seipel, Supervisor
W. Keith Burke, Assistant Supervisor
William Wilcop, Assistant Supervisor

Stanley Boughan
Cynthia Bruce
Michael Chandrl
Norman Glazer
George Helber
Dorothy Howard
Eric Keyes
Corry Klein
Gerald Lasley
Brad Losch
Wanda Mallow
Daniel Murphy
Robert O'Kelly
Lois Olson
Elizabeth Rios
Moneta Salaveria
Daniel Simon
William VanOppens
Jill Wasilewski
Carole Wedding

Board of Credit Union Advisors

Chairman

Gene Artemenko
United Airlines Employees Credit Union

D. L. Christofferson
Gordon Johnson Agency, Ltd.

Donald E. VanHorn
Little Company of Mary
Hospital Credit Union

Angel Lopez, Jr.
Credit Union 1

Harold T. Welsh
General Foods Employees Credit Union

Dennis Ahrens
Elgin City Employees
Credit Union

Hally Dunn
Master Printers Credit Union

Currency Exchange Division

Michael A. Goldman, Supervisor
John Brady, Assistant Supervisor

Richard Bake
Frank Ferrentino
Peter Flessas
Steven Klean
Chyvonne McCottrell
Alexandra Murphy
William Riordan
Naomi Shisler
Sue Tammaro
Edwin Toledo
John Van Zyl

Board of Currency Exchange Advisors

David L. Schiavone, Attorney
Wildman, Harrold, Allen & Dixon

Christopher J. Michas, Attorney
Montgomery Ward & Co., Incorporated

Michael Guthrie
Financial Enterprises, Inc.

John F. Leon

Unclaimed Property Division

Georgia K. Marsh, Supervisor
William Hunt, Assistant Supervisor
Joseph Temperelli, Assistant Supervisor

George Anagnostopoulos
Howard Bagley
Stephen Becker
Denis Campbell
Marjorie Carter
Ginger Cheek
Ted Cohan
Albert Coley
Colleen Connor
Al DiSilvestro
Lawrence Driver
Daniel Gallagher
Bruce Garrett
Bill Golden
Louise Gregurich
Kate Hollis
Marion Hughes
Natalie Kardaris
Dawn Lapetina
Lloyd Leheney
Kathleen Mallow
Mary Anne Maurer
Thomas Micun
Marian Miller
Kathy Murray
Richelle Partridge
Christine Rothrock

INTRODUCTION

The Illinois Department of Financial Institutions was created in 1957 as a code department of the State. Its enabling legislation, the Financial Institutions Code, authorizes it to investigate, examine, license, and regulate financial institutions in the State of Illinois: currency exchanges, credit unions, title-guaranteeing companies, foreign exchanges, and businesses making loans of $10,000 or less. It received responsibility to administer the Sale of Exchange Act and Financial Planning and Management Services Act, these powers and duties transferred to the Department from the Auditor of Public Accounts. The Department also administers the Safety Deposit Box Act; Uniform Disposition of Unclaimed Property Act; Consumer Installment Loan Act; the Consumer Credit Counseling Corporation Act; Development Credit Corporation Act; Sales Finance Agency Act; the Illinois Credit Union Act; the Currency Exchange Act; the Foreign Exchange Act; and the Insurance of Titles to Real Estate Act. In addition to the Acts that mandate specific regulations by the Department of Financial Institutions, there are approximately 23 other Acts that are ancillary to the Department and under which the Department has a monitoring function, such as the Retail Installment Sales Act; the Consumer Fraud Act; the Savings and Loan Act; the Illinois Banking Act; etc.

Management and control of the Department are vested in the Director, who is appointed by the Governor and confirmed by the Senate. It is advised in its regulation of financial institutions by three advisory boards appointed by the Governor: The Board of Credit Union Advisors, the Board of Currency Exchange Advisors and the Board of Financial Planning and Management Services Advisors. Each Board advises the Director of the methods employed by the Department to fulfill its fundamental responsibility of protecting the interest of depositors, borrowers, share-holders and consumers.

The myriad laws of the State of Illinois, for which the Department of Financial Institutions has responsibility, govern a variety of diverse industries. The Department has established four Divisions: the Credit Union Division, the Unclaimed Property Division, the Currency Exchange Division, and the Consumer Credit Division. Each Division is headed by a Supervisor who is responsible for dealing with the industries under their control through examination and supervision.

A statutory mandate provides only the framework of an agency. The vitality and effectiveness of an agency supersedes its statutory mandate and success must be measured by its productivity. Fiscal Year 1987 was a very successful and productive one for the Illinois Department of Financial Institutions. Accomplishments are too numerous to list toto here: all are included in the Division Sections of the Annual Report. Some of the most significant FY'87 accomplishments, however, are:

UNCLAIMED PROPERTY CONTINUES TO BREAK RECORDS

For the fourth consecutive year, the Unclaimed Property Division established records in its administration of the Uniform Disposition of Unclaimed Property Act. The following Division records were broken during Fiscal Year 1987:

	Fiscal Year 1987	Old Record
Total Unclaimed Financial Assets Received	$ 20,921,324	$ 17,309,328 (1986)
Total Income Received	$ 21,032,507	$ 17,453,448 (1986)
Names Published	26,391	25,948 (1986)
Inquiries Received	17,030	9,129 (1986)
Total Amount of Stock Sold	$ 398,555	$ 387,873 (1985)
Total Number of Claims Paid	3,297	2,889 (1982)

Other impressive gains were made in other aspects of the Division's administration of the Act, and these will be noted in the Division's Section of this Report.

LEGISLATION

FY'87 was a significant year for legislation with the following bills being Department initiatives:

- HB2211 Amends the Consumer Installment Loan Act to provide that a licensee under the Act may, without the written approval of the Director, conduct the business of a sales finance agency. This bill was passed by both houses of the General Assembly and signed into law by Governor James R. Thompson.

- HB2865 Amends the Community Currency Exchange Act to provide that in the event the physical assets of a community currency exchange are sold and the purchaser intends to continue the business, the purchaser must first make an application for a license. This bill was passed by both houses of the General Assembly and signed into law by Governor James R. Thompson.

- SB 777 Amends an Act in relation to currency exchanges to increase various fees paid by community currency exchanges over a three year period. The bill would increase examination fees from $75 to $150 immediately. All other license and application fees would increase 50% in FY'88, 30% in FY'89, and 20% in FY'90. This bill was passed by both houses of the General Assembly and signed into law by Governor James R. Thompson.

- SB 915 Amends the Credit Union Act to create the Credit Union Fund within the State treasury. All fees collected from credit unions would be paid into the Fund and all operating expenses for the Credit Union Division would be paid from the Fund. The bill also amends the Sales Finance Agency Act to increase license fees from $150 to $300 for a principal place of business, and from $50 to $100 for each additional place of business. This bill was passed by both houses of the General Assembly and signed into law by Governor James R. Thompson.

In addition to the above bills, close watch was kept on the following ones which impact Department administration:

- SB1113 Established the Uniform Unclaimed Property Act to replace the current Act. Incorporates most of the changes provided for in the Uniform Code. The bill includes the "underlying shares" provision which will allow the Department to bring in several million dollars per year in additional revenue. Governor Thompson amendatorily vetoed this bill to correct a technical error. The House failed to accept the amendatory veto prior to the close of session, therefore, the bill died.

- HB2166 Amends the Credit Union Act to provide that credit agreements may require a borrower to pay all costs, including attorney's fees and collection agency charges, incurred by a credit union in collecting a debt owed by the borrower. The bill also removes the provision restricting loans secured by real estate to credit unions with assets in excess of $1,000,000. The credit unions would instead be subject to any rules and regulations promulgated by the Director. This bill was passed by both houses of the General Assembly and signed into law by Governor James R. Thompson.

- SB 893 Amends the Illinois Credit Union Act to delete a provision that corporations and other organizations that are members of credit unions may not borrow in excess of their shareholdings. The bill also provides that loans which are fully secured by shares in the lending credit union shall not be considered risk assets for the purpose of determining the amount of the credit union's reserve requirement. This bill was passed by both houses of the General Assembly and signed into law by Governor James R. Thompson.

FISCAL INFORMATION
FOR THE YEAR ENDING JUNE 30, 1987

I. Summary by Fund and Division

Division	Expenditures	Revenues	Excess Rev. Over Exps.
General Revenue Fund:			
Administrative	$ 275,484	$ 1,439	$ (274,045)
Consumer Credit	514,144	1,710,887	1,196,743
Credit Union	833,614	910,379	76,765
Currency Exchange	403,354	228,833	(174,521)
EDP	26,379	-0-	(26,379)
TOTAL GRF	$ 2,052,975	$ 2,851,538	$ 798,563
State Pensions Fund:			
Administrative	$ 188,896	$ 2,020	$ (186,876)
Unclaimed Property	1,247,783	20,398,407	19,150,624
EDP	136,941	-0-	(136,941)
TOTAL SPF	$ 1,573,620	$ 20,400,427	$ 18,826,807
Unclaimed Property Trust Fund	$ 1,803,314	$ 1,917,650	$ 114,336
DEPARTMENT TOTAL	$ 5,429,909	$ 25,169,615	$ 19,739,706

II. Expenditure Summary by Division and Category

Expenditure Category	Admin-istrative	Consumer Credit	Credit Union	Currency Exchange	Unclaimed Property	E.D.P.	Totals
Personal Services	$ 327,013	$ 405,553	$ 658,237	$ 317,661	$ 764,710	$ 51,188	$ 2,524,362
Retirement	18,469	20,899	35,513	17,443	41,545	2,816	136,685
Social Security	21,831	23,598	41,550	22,137	50,060	3,600	162,776
Group Insurance	3,880	-0-	-0-	-0-	30,481	1,936	36,297
Contractual Services	24,162	6,144	13,949	21,457	295,367	97,964	459,043
Travel	19,355	50,711	76,954	18,876	46,721	2,294	214,911
Commodities	4,072	2,872	4,137	2,270	7,802	3,522	24,675
Printing	2,058	4,067	2,598	2,960	9,110	-0-	20,793
Equipment	760	-0-	676	-0-	991	-0-	2,427
Telecommunications	39,915	-0-	-0-	-0-	-0-	-0-	39,915
Operation of Auto Equip.	2,865	-0-	-0-	-0-	996	-0-	3,861
Refunds	-0-	300	-0-	550	-0-	-0-	850
TOTALS	$ 464,380	$ 514,144	$ 833,614	$ 403,354	$ 1,247,783	$ 163,320	$ 3,626,595

III. Expenditure Summary by Fund and Category

Expenditure Category	General Revenue Fund		
	Appropriation	Expenditure	Lapse
Personal Services	$ 1,594,000	$ 1,584,566	$ 9,434
Retirement	89,400	84,839	4,561
Social Security	102,560	101,629	931
Group Insurance	0	0	0
Contractual Services	85,900	76,361	9,539
Travel	159,140	157,098	2,042
Commodities	12,300	11,963	337
Printing	18,500	11,326	7,174
Equipment	2,700	676	2,024
Telecommunications	21,900	21,899	1
Operation of Auto Equipment	1,900	1,768	132
Refunds	2,300	850	1,450
TOTALS	$ 2,090,600	$ 2,052,975	$ 37,625

Expenditure Category	State Pensions Fund		
	Appropriation	Expenditure	Lapse
Personal Services	$ 975,300	$ 939,796	$ 35,504
Retirement	54,500	51,846	2,654
Social Security	61,800	61,147	653
Group Insurance	44,800	36,297	8,503
Contractual Services	397,775	382,682	15,093
Travel	63,000	57,813	5,187
Commodities	12,900	12,712	188
Printing	14,900	9,467	5,433
Equipment	7,200	1,751	5,449
Telecommunications	18,025	18,016	9
Operation of Auto Equipment	4,000	2,093	1,907
Refunds	0	0	0
TOTALS	$ 1,654,200	$ 1,573,620	$ 80,580

CONSUMER CREDIT DIVISION

CONSUMER CREDIT DIVISION
ANNUAL REPORT
FISCAL YEAR ENDING JUNE 30, 1987

The Consumer Credit Division functions as regulator of financial institutions in accordance with nine (9) Illinois statutes covering a broad range of consumer services. At year end, 785 licensees were in operation providing these services in Illinois. The licenses included 494 Consumer Installment Loans, 13 Financial Planning and Management Services, 11 Foreign Exchange, 18 Safety Deposit Box, 14 Sale of Exchange, 216 Sales Finance Agency, and 19 Title Insurance. The Division staff conducted 1,085 examinations of those businesses to determine compliance with the statutes and regulations governing their enforcement. A total of 343 exceptions were found by the examiners of which approximately 60% were corrected by the licensee during the examination and the remaining required correspondence and discussion by the Springfield Office to effect resolution of the problem.

In addition to exceptions found by examination, the Division investigated 253 consumer complaints during the calendar year 1986 and acted as a source of reference for both public and private agencies representing the consumer public. Of the 253 complaints received, 32.4% were against Consumer Installment Loan Act licensees, 35.2% against Sales Finance Agency Act licensees, 7.1% against Other Business Authorizations (OBA) in licensees' offices, 1.6% against companies authorized to do business under the Title Insurance Act, 22.5% against non-licensees of the Division, and 1.2% of a miscellaneous nature. Of the total complaints, 33.6% were resolved in favor of the consumer, 43.9% resolved in favor of the licensees, and 22.5% referred to other regulatory agencies at the Federal, State or County level.

Areas of exceptions and complaints include incomplete disclosure, insufficient rebate of unearned interest or insurance premiums, failure to return documents, failure to cancel lien on security, excessive or unauthorized insurance, improper collection methods, improper payment crediting, and improper repossession of security. In addition to the resolution of non-monetary problems, $68,569 was recovered for the public.

The laws administered by this Division are:

Consumer Installment Loan Act, Il. Rev. Stat. 1985, Chap. 17, Par. 5401

Development Credit Corporation Act, Il. Rev. Stat. 1985, Chap. 32, Par. 1001

Financial Planning and Management Services Act, Il. Rev. Stat. 1985, Chap. 17, Par. 5301

Foreign Exchange Act, Il. Rev. Stat. 1985, Chap. 17, Par. 2601

Pawners' Societies Act, Il. Rev. Stat. 1985, Chap. 17, Par. 4551

Safety Deposit Box Act, Il. Rev. Stat. 1985, Chap. 17, Par. 1451

Sale of Exchange Act, Il. Rev. Stat. 1985, Chap. 17, Par. 4701

Sales Finance Agency Act, Il. Rev. Stat. 1985, Chap. 17, Par. 5201

Title Insurance Act, Il. Rev. Stat. 1985, Chap. 73, Par. 478

After appropriate investigation of principals and plans, a total of 73 new licenses were issued in FY'87 for operations under the above listed Acts. Each request by a licensee to relocate an office was investigated to determine that the services to the consumer would not be jeopardized. Each request by a licensee to provide an additional financial service (OBA) was fully investigated to ensure that its conduct would not conceal or facilitate evasion or violation of a licensed Act. The Director has authorized the following other businesses to be conducted in licensees' offices:

Residential Real Estate Mortgage Loans

Sale of Mortgage Insurance

Various Forms of Life, Accident & Health, and Property Insurance

Premium Financing

Open-end Revolving Loans

Credit Card Loans

Sale of Exchange

Sale of Securities

Income Tax Preparation

Sale of Motor Club Memberships

Real Estate Sales

Business Leasing

Equipment Leasing

Mortgage Banking

Sale of Commercial Paper

Transmittal of Funds

Analysis and review were provided concerning bills introduced in the General Assembly which would affect, to some degree, policies, revenue, or cost of operations of the Consumer Credit Division. The following passed in the 1987 Spring Session and final action on each is noted below:

SB-400 amends the Attorney General, Credit Card, and Retail Installment Sales Acts to require credit card insurers and retailers to advise consumers and the Department of Financial Institutions of their interest rates, fees, and "free time". Amendatory veto by Governor Thompson transfers the administration of this Bill to the Commissioner of Banks and Trusts.

HB-2211 amends Section 12, Other Business, of the Consumer Installment Loan Act to permit licensees under the latter to engage in the business of a Sales Finance Agency and the business of extending revolving credit without authorization from the Director. The Bill was signed into law by Governor Thompson in September, 1987.

The following bills failed to pass in the 1987 Spring Session:

HB 4, 19, 369, 413, 2450 and SB 186, 188, 217, 895 and 1189 all would amend the Interest Act to impose a limit on revolving credit interest rates tied to prime rate, Federal Reserve Board discount rate, or U.S. Treasury Notes. In addition, HB 369 and SB 1189 would similarly amend the Retail Installment Sales Act and the Motor Vehicle Retail Installment Sales Act, respectfully.

HB 1630, 2119 and 2388 propose detailed disclosure in bold print on application forms for revolving credit (credit cards) to emphasize interest rate, annual fees, and grace period or lack thereof.

HB 1043 and 1785 and SB 626 and 1337 each would add a new paragraph to the issuance and use of Credit Cards Act to prohibit a retailer from imposing a surcharge when payment is by credit card rather than by cash or check.

HB 411 and 1878 each would amend the Interest Act, Par. 6407, to emphasize that credit interest may be charged only on the unpaid balance.

HB 1013 and 2528 would remove the words "substantially equal" and "consecutive monthly" in reference to payment schedule from Section 4a of the Interest Act and Section 15 of the Consumer Installment Loan Act.

HB 2487 would regulate the business of improving a buyer's credit record or of obtaining an extension of credit for a buyer.

HB 1764 and SB 1392 would create a new Act establishing reinvestment requirements for mortgage bankers, sales finance agencies, consumer finance companies and insurance companies.

HB 1950 would require regulation of mortgage brokers by the Department of Financial Institutions.

Senate Joint Resolution 17 proposes that the Department of Commerce and Community Affairs conduct a comparative study of the law of Illinois and other states concerning revolving credit and the impact thereof on the availability of credit, the economy and unemployment.

Other significant administrative activities in FY'87 included:

- Preparation of the Consumer Credit Division 5-Year Plan, 1988-1992. Specific plans include amendments to regulated Acts and attendant Rules and Regulations to improve clarity and consistency, revision of examination procedures to reduce costs and at the same time improve effectiveness of the examination, and continue to improve and develop the skills of Division personnel.

- In concert with finance industry leaders and the Joint Committee on Administrative Rules, resolved the substantive and editorial revisions of the permanent Rules and Regulations to comply with the Consumer Installment Loan Act as amended. Copies were distributed to all licensees and industry associations.

- Converted compilation and typing of monthly statistical report to electronic data processing for efficiency and accuracy.

- Initiated emergency and permanent rule making to permit Consumer Installment Loan Act licensees to offer joint credit accident and health insurance consistent with the Act.

- In accordance with approved record retention procedures, prepared 1984 - 1985 records for microfilming and dual storage.

- Revised and printed 3,000 copies of Consumer Installment/Sales Finance examination forms to comply with repeal of the Consumer Finance Act and amendments to the Consumer Installment Loan Act, as well as to provide certain editorial revisions for clarity, completeness and consistency.

- Division personnel met with several suppliers of computer hardware and software to assist the Data Processing selections for the Department.

- Updated application for license forms for Sales Finance, Sale of Exchange and Financial Planning and Management Services Acts.

DIVISION REVENUES AND EXPENDITURES

The Consumer Credit Division is financially self-supporting in that the various fees paid by licensees exceed the cost of operations.

Revenue:	
Examination fees[1]	$ 154,657.47
Licensing and Renewal fees[2]	225,327.25
Retaliatory fees[3]	1,301,618.70
Miscellaneous fees[4]	24,285.85
TOTAL REVENUE - FY'87	$1,705,889.27
TOTAL EXPENDITURES - FY'87	$ 514,219.00

[1] Examination fees consist of charges of $100 per Examiner per day to conduct examinations of licensee's office as authorized by Statute.

[2] Initial licensing and annual renewal fees are set by Statute.

[3] Retaliatory fees are imposed on foreign title insurance companies doing business in Illinois to reciprocate for taxes imposed on Illinois companies doing business in their State of Incorporation.

[4] Miscellaneous fees include application, investigation, name change, and relocation fees authorized by Statute.

Reporting to the Supervisor of the Consumer Credit Division are one Assistant Supervisor in the Chicago Office and one Assistant Supervisor in the Springfield Office. Eight field examiners and two clerical employees complete the Division's personnel roster.

CONSUMER FINANCING

In accordance with the Consumer Installment Loan Act, the Consumer Credit Division licenses and regulates the business of making loans not exceeding $10,000. The Director of Financial Institutions may authorize an office so licensed to also make consumer loans that are in excess of $10,000 as well as business loans in any amount. Loans made under the latter authorizations are regulated in accordance with the Illinois General Interest Act (Ill. Rev. Stat., 1985, Chapter 17, Par. 6401 et seq.) and credit rules of the Federal Trade Commission.

The fastest growing segment of our licensees' business is the over $10,000 loans, and of that segment, the fastest growing portion is real estate loans. We anticipate that the latter trend will continue into the next year or two, particularly in view of the revisions in the Federal Income Tax law prohibiting most interest deductions other than home equity financing.

While the number of consumer credit licensees in Illinois has remained fairly constant in the past five years, their combined average net receivables have increased from $812 million to today's $1.2 billion. The combination of overall growth in consumer financing, change in product mix, and increased computerization of licensees' offices has forced revisions and expansions in our examination forms and procedures. We are aware that these changes as well as legislative activity will dictate an ongoing review and revision of our efforts to serve both the consumer and finance industry.

The Sales Finance Agency Act provides for the licensing and regulation of the business of purchasing or making loans secured by Retail Installment Contracts, and provides for at least annual examination to ensure compliance with Illinois law. The Division issued 26 new licenses and cancelled 37 licenses under this Act during FY'87 resulting in a total of 216 licensees as of June 30, 1987. The total number of licensees under the Sales Finance Agency Act has remained fairly constant for a number of years. In addition to those licensed under the Sales Finance Agency Act, a licensee under the Consumer Installment Loan Act may, by statute, engage in the Sales Finance business without securing an additional license. However, such a business is considered as licensed under the Sales Finance Agency Act, is required to comply with that Act, and is subject to revocation of such authorization in any manner provided in the Act.

A key requirement of the Sales Finance Agency Act is the purchase of installment contracts complying with pertinent Illinois and Federal laws, i.e.:

Retail Installment Sales Act (Ill. Rev. Stat., Chapter 121½, Par. 501 et seq.);
Motor Vehicle Retail Installment Sales Act (Ill. Rev. Stat., Chapter 121½, Par. 561 et seq.);
Federal Trade Commission credit rules.

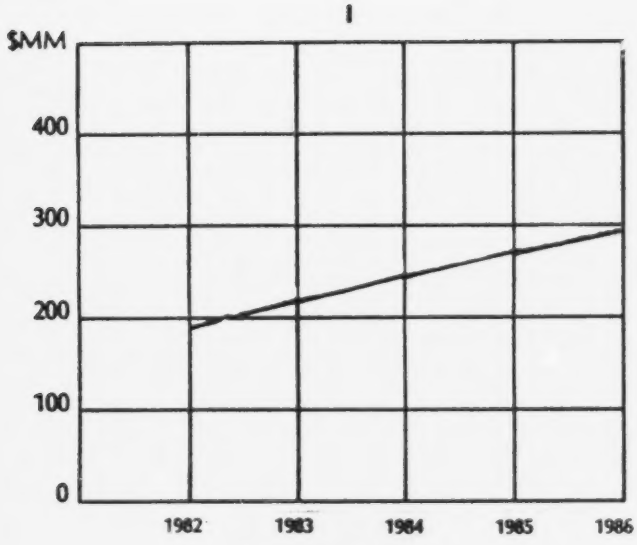
Sales Finance examination procedures are designed to ensure that installment contract forms as well as the lender's procedures meet the requirements of the above statutes.

CONSOLIDATED STATISTICS

1982 - 1986

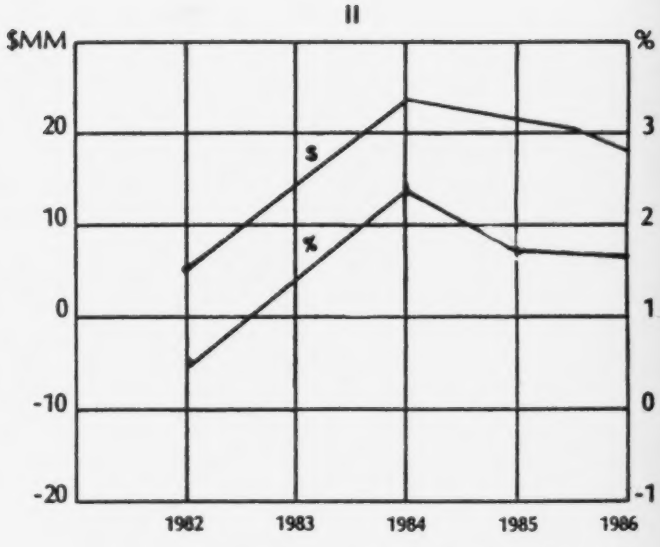
Compiled From Licensees' Annual Reports

I



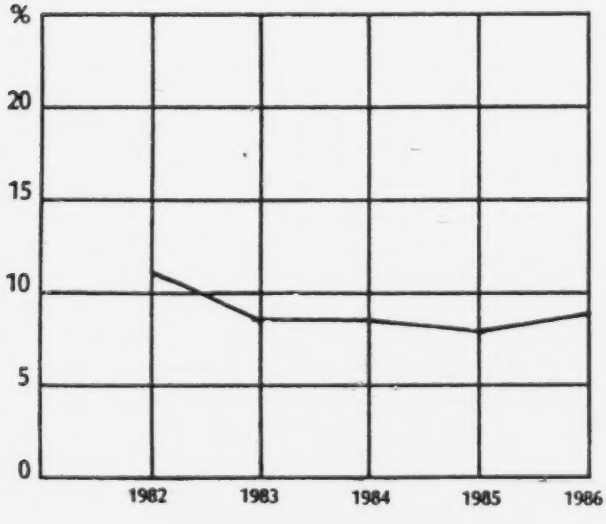
Operating Income

II



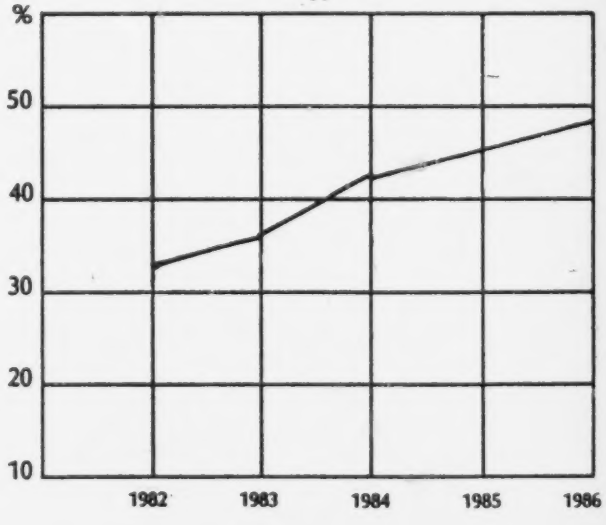
Net Income in $'s and % of Net Receivables

III



Cost of Borrowed Capital
as % of Net Receivables

IV



Composite Income from QBA's
as % of Total Income

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
January 1, 1986 - December 31, 1986
Compiled From Licensees' Annual Reports

	Consumer Installment Loan	Other Business	Total
INCOME	$	$	$
Charges Collected and/or Earned	141,860,385	133,812,801	275,673,186
OTHER INCOME			
(a) Recording Fees	39,359	638,473	677,832
(b) Interest on Bank Balances	56,941	76,961	133,902
(c) Insurance Income	1,712,983	1,429,928	3,142,911
(d) All Other Income	391,278	2,904,900	3,296,178
TOTAL OPERATING INCOME	$144,060,946	$138,863,063	$282,924,009
EXPENSES			
Advertising	$ 2,799,087	$ 2,273,453	$ 5,072,540
Auditing	221,741	298,566	520,307
BAD DEBTS			
(a) Charge-offs	9,471,708	5,229,692	14,701,400
(b) Deduct: Collections on Accounts	(2,450,323)	(1,577,089)	(4,027,412)
(c) Additions to Reserve for Bad Debts	15,340,850	8,566,332	23,907,182
Depreciation & Amortization	784,202	1,137,094	1,921,296
Insurance & Fidelity Bonds	859,098	756,830	1,615,928
Legal Fees & Disbursements	1,162,759	1,036,298	2,199,057
Postage, Printing, Stationery & Supplies	2,026,290	2,420,953	4,447,243
Rent, Janitorial Services & Utilities	4,032,193	4,093,497	8,125,690
Salaries of Officers, Owners & Partners	1,474,370	4,156,822	5,631,192
Salaries of All Other Employees	17,496,011	18,206,773	35,702,784
Taxes - Other Than on Income	1,329,470	1,198,297	2,527,767
License Fees	157,244	91,807	249,051
Telephone & Telegraph	1,804,268	2,146,995	3,951,263
Travel, Auto Expense & Allowance	739,382	820,569	1,559,951
Supervision & Administration (when not allocated to other items)	8,659,148	9,102,311	17,761,459
All Other Expenses	7,742,659	7,879,892	15,622,551
Interest Paid on Borrowed Funds	46,960,178	60,135,755	107,095,933
TOTAL EXPENSES BEFORE INCOME TAXES	$120,610,335	$127,974,847	$248,585,182
INCOME BEFORE INCOME TAXES	$ 23,450,611	$ 10,888,216	$ 34,338,827
LESS: INCOME TAXES			
(a) State	1,079,278	1,931,331	3,010,609
(b) Federal	6,256,673	5,386,951	11,643,624
NET INCOME	$ 16,114,660	$ 3,569,934	$ 19,684,584
Average Monthly Expense Per Account	$ 32.67	$ 28.73	$ 30.52

CONSOLIDATED STATEMENT OF ASSETS
As of December 31, 1986
Compiled From Licensees' Annual Reports

	CILA	O.B.A. R/E Loans	Sales Finance	All Other Business	Total
Cash on Hand & in Banks	$	$	$	$	$ 6,934,339
Short Term Investments					2,283,002
Receivables					
Gross Receivables	675,577,312	328,788,738	211,487,792	361,769,321	1,577,623,163
Less: Unearned Charges	147,365,639	31,144,053	39,974,665	13,795,791	232,280,148
Net Received	528,211,673	297,644,685	171,513,127	347,973,530	1,345,343,015
Less: Reserve for Bad Debts	18,786,916	6,171,202	9,362,935	4,020,366	38,341,419
Adjusted Net Receivables	$509,424,757	$291,473,483	$162,150,192	$343,953,164	$1,307,001,596
Real Estate (Net of Depreciation)	905,904	-0-	-0-	48,210	954,114
Furniture, Fixtures and Autos (Net of Depr.)	5,336,020	-0-	22,000	1,536,054	6,894,074
Other Useful in Business	9,884,145	-0-	114,000	10,269,048	20,267,193
TOTAL ASSETS	$525,550,826	$291,473,483	$162,286,192	$355,806,476	$1,344,334,318
Average Number of Accounts Outstanding	307,644	16,138	177,549	177,512	678,843

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY
January 1, 1986 - December 31, 1986
Compiled From Licensees' Annual Reports

	CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance
Distribution by Size		$		$
$ 1,000 or less	84,047	50,138,904	287,513	128,558,583
$ 1,001 to $ 3,000	132,305	224,061,330	90,113	144,862,425
$ 3,001 to $ 5,000	30,740	116,075,695	7,990	28,679,231
$ 5,001 to $10,000	8,625	62,072,319	5,935	50,343,205
$10,001 to $25,000	1	13,000	9,547	172,736,491
$25,001 and over	0	-0-	3,417	159,377,467
TOTAL LOANS MADE	255,718	$452,361,248	404,515	$684,557,402

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY (Continued)
January 1, 1986 - December 31, 1986
Compiled From Licensees' Annual Reports

	CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance
Distribution By Type of Security		$		$
Based in Whole or Larger Part On:				
Household Goods	77,379	109,406,763	255,312	207,415,134
Motor Vehicle	25,606	58,525,241	17,671	82,355,050
Household Goods and Motor Vehicles	15,013	39,460,184	10,664	18,139,504
Other Chattels	15,397	30,379,327	63,743	56,794,949
Comaker Endorsed or Guaranteed	32,137	18,200,096	734	5,153,365
Wage Assignments	23,068	35,727,516	2,132	1,139,603
Unsecured	60,292	101,997,365	31,364	25,318,452
Real Estate	6,826	58,664,756	22,895	288,241,345
TOTAL LOANS MADE	255,718	$452,361,248	404,515	$684,557,402

DELINQUENCY AND LEGAL ACTION SUMMARY
January 1, 1986 - December 31, 1986
Compiled From Licensees' Annual Reports

	CILA		Other Business	
	Number of Accounts	Unpaid Principal Balance	Number of Accounts	Unpaid Principal Balance
Accounts With No Payment Either of Principal or of Charges For:		$		$
60-89 Days	4,905	8,922,312	4,850	7,259,788
90 Days or More	6,317	13,183,521	5,304	12,259,828
TOTAL	11,222	$22,105,833	10,154	$19,519,616
Delinquency as a Percent of Gross Outstanding Loans		3.3%		2.2%

DELINQUENCY AND LEGAL ACTION SUMMARY (Continued)
January 1, 1986 - December 31, 1986
Compiled From Licensees' Annual Reports

	CILA		Other Business	
	Number of Accounts	Unpaid Principal Balance	Number of Accounts	Unpaid Principal Balance
Accounts on Which a Bankruptcy Notice was Received During the Year:		$		$
Chapter Thirteen	2,413	5,882,853	1,392	3,811,892
All Other Chapters	5,137	12,554,529	1,829	3,793,004
Total	7,550	$18,437,382	3,221	$7,604,896
Number of Wage Assignments Filed:	4,056		13,467	
Suits for Recovery of Judgement:		$		$
Pending at Beginning of Year	554	1,643,196	499	1,131,462
Instituted During Year	2,786	5,426,705	2,023	3,259,889
Settled Before Judgement	636	1,589,484	242	597,474
Judgement Obtained	1,621	3,567,642	1,142	1,741,577
Pending at Year End	1,080	2,199,560	759	1,079,521
Real Estate Foreclosure	138	3,458,720	156	3,249,974
Possession of Security Obtained by Licensee		$		$
Household Goods	175	346,859	650	1,533,078
Motor Vehicle	678	2,087,049	284	794,566
Other Chattels	70	175,675	158	327,792
Real Estate	93	1,795,467	137	2,627,129
Total	1,016	$4,405,050	1,229	$5,202,565

	Household Goods	Motor Vehicle	Other Chattels	Real Estate
Sale of Security by Licensees				
Number	265	712	187	97
Amount Due	$373,975	$2,117,480	$287,801	$3,135,090
Amount Collected	$ 90,022	$ 782,144	$116,295	$2,529,059

CONSUMER FINANCING

OTHER BUSINESS AUTHORIZED IN LICENSED OFFICES
January 1, 1986 - December 31, 1986
Compiled From Licensees' Annual Reports

Sales Finance

Number of contracts purchased	226,289
Dollar amount of contracts purchased	$226,089,022
Gross Income	$ 39,544,423
Losses charged off	$ 7,027,239

Credit Life & Disability Insurance

Coverage written	$501,903,139
Premiums charged	$ 30,167,877
Income to licensees	$ 2,995,407

Residential Real Estate Mortgage Loans

The Director of Financial Institutions has granted an Other Business Authorization (OBA) to various consumer credit companies to make loans over $10,000 secured by residential mortgages on private homes. An OBA granted to a parent company applies to all branch offices.

Number of loans made	29,721
Total amount of loans - net of charges	$346,906,101
Total loans - outstanding as of 12/31/86	32,688
Total amount outstanding - net of charges	$367,419,279

Business Loans

The Consumer Installment Loan Act authorizes a licensee to make business loans without written authorization from the Director. Such loans may be examined by the Division to ensure compliance with the Banking and Interest Acts.

Number of loans made	1,886
Total amount of loans - net of charges	$ 34,189,248

Income Tax Preparation

An OBA has been granted to licensed credit companies to engage in the business of income tax preparation. Their volume inthis business is indicated below:

Number of licensees engaged in ITP	12
Number of tax forms prepared	3,842
Total charges collected for services	$ 287,662

Motor Club Memberships

An OBA to sell motor club memberships has been granted to various licensees. Their volume is indicated below:

Number of licensees engaged in MCM	9
Number of memberships sold	4,176
Total gross charges from memberships	$ 392,602

REAL ESTATE TITLE INSURERS

In FY'87 the Director issued 19 Certificates of Authority, an increase of two since FY'83, to insure or guarantee title to real estate in Illinois. Currently 16 of these companies are incorporated in states other than Illinois and, therefore, are subject to the retaliatory tax as prescribed in Section 486(a) of "an Act to provide for and regulate the business of guaranteeing titles to real estate". In Fiscal Year 1987, the Department collected $1,301,618.70 pertaining to this provision. This amount represents retaliatory fees imposed on foreign title insurance companies doing business in Illinois to reciprocate for taxes imposed on Illinois companies doing business in their state of incorporation.

The insurers are each examined annually by the Department to assess any changes in company policy, any evidence of serious impairment of capital caused by excessive claims, litigation or failure to adhere to reinsurance policy, and finally to assess the company's timely and equitable disposition of claims. Substantial improvements were effected in FY'87 in examination procedures and forms in order to enhance our evaluation of the licensee's compliance with the Act and protection of the insured.

For the protection of the insured, each certified title insurer must deposit with the Department of Financial Institutions, $50,000 in approved securities plus $5,000 for each additional county in which the insurer operates up to a maximum of $500,000 for any person who may have a cause of action by virtue of the provisions of this Act.

The following is a comparative consolidated balance sheet and income statement as prepared by the insurers for the period ending December 31, 1986 and December 31, 1985.

REAL ESTATE TITLE INSURERS
COMPARATIVE CONSOLIDATED BALANCE SHEET
Compiled From Insurers' Annual Reports

	1986	1985
Assets:		
Bonds(1)	$ 554,241,231	$ 405,397,119
Preferred Stock(2)	15,858,242	18,608,118
Common Stock	390,032,125	318,613,695
Mortgage Loans on Real Estate	31,846,818	29,758,647
Real Estate Occupied by the Company(3)	85,985,007	95,662,112
Other Properties	9,545,819	15,594,004
Collateral Loans	12,457,577	13,792,053
Cash	313,370,624	187,730,464
Short Term Investments	323,724,434	211,174,172
Title Plant	128,156,121	125,670,666
EDP Equipment	29,067,352	28,843,621
Title Insurance Premiums & Fees Receivable	100,052,210	70,560,250
Federal Income Tax Receivable	27,193,729	10,547,774
Due From Subsidiaries	20,856,002	85,261,815
Accrued Interest, Dividend & Real Estate Income	14,158,963	11,923,271
Prepaid Expenses	516,302	1,988,441
Other Assets	318,449,590	177,902,735
Total Assets(4)	$ 2,375,512,146	$ 1,809,028,957
Liabilities:		
Reserve for Undetermined Title Losses of Which Notice Has Been Received	$ 226,489,149	$ 156,006,109
Statutory Premium Reserves	920,938,936	646,751,117
Other Reserves	6,769,688	5,751,889
Charges Due Attorneys, Agents, Real Estate Brokers	7,060,894	1,199,681
Other Expenses Payable (Excluding Taxes, Licenses & Fees)	77,449,726	68,120,097
Taxes, Licenses & Fees	18,740,504	12,655,188
Federal Income Tax	25,889,081	25,080,705
Borrowed Money	1,915,213	1,356,183
Interest on Borrowed Money	579,113	1,406,448
Accounts and Notes Payable	59,663,828	37,106,399
Premiums Received in Advance	2,018,062	1,820,643
Withheld or Retained for Accounts of Others	9,176,747	7,256,740
Unpaid Dividends		373,574
Other Liabilities	70,524,902	38,612,926
Total Liabilities	$ 1,427,215,843	$ 1,003,497,699
Surplus and Other Funds:		
Paid Up Capital	$ 218,461,446	$ 218,454,246
Surplus	378,351,913	362,816,898
Special Surplus	11,975,486	6,379,142
Unassigned Surplus	339,569,258	217,942,772
Treasury Stock	(61,800)	(61,800)
Total Surplus as Regards Policyholders	$ 948,296,303	$ 805,531,258
Total Liabilities, Surplus & Other Funds	$ 2,375,512,146	$ 1,809,028,957

FOOTNOTES:
(1) Bonds listed at Amortized Book Value
(2) Stock listed at Market Value
(3) Book Value of Real Estate less Encumbrances
(4) Net Admitted Assets

REAL ESTATE TITLE INSURERS
COMPARATIVE CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
Compiled From Insurers' Annual Reports

	1986	1985
OPERATING INCOME		
Title Insurance Premiums Earned	$ 2,105,165,545	$ 1,684,690,393
Service Charges:		
Title Examinations	121,781,185	91,932,045
Service and Abstracts	59,153,135	40,919,388
Surveys	1,531,862	28,845,012
Trustee, Agency and Escrow Fees	140,228,051	96,054,144
Other Title Fees	48,562,526	17,846,366
Mortgage Division Income		14,510
Other Operating Income	26,504,519	5,772,263
Total Operating Income	$ 2,502,926,823	$ 1,966,074,121
Deduct:		
Losses and Loss Adjustment Expenses Incurred	$ 249,222,862	$ 188,596,761
Operating Expenses Incurred	2,197,159,956	1,786,123,203
Other Deductions	(34,015,425)	74,766
Total Operating Deductions	$ 2,412,367,393	$ 1,974,794,730
Net Operating Gain/(Loss)	$ 90,559,430	($ 8,720,609)
INVESTMENT INCOME		
Net Investment Income Earned	$ 167,860,600	$ 142,227,192
Net Realized Capital Gains and (Losses)	15,963,449	(12,754,598)
Net Investment Gain or (Losses)	$ 183,824,049	$ 129,472,594
NET INCOME BEFORE FEDERAL INCOME TAXES	$ 274,383,479	$ 120,751,985
FEDERAL INCOME TAXES INCURRED	(65,838,606)	(4,645,071)
NET INCOME	$ 208,544,873	$ 116,106,914

COMPILATION OF TITLE INSURANCE COMPANIES
DIRECT PREMIUMS WRITTEN IN ILLINOIS

COUNTY	AMOUNT	COUNTY	AMOUNT	COUNTY	AMOUNT
Adams	$ 122,437	Hardin	$ 372	Morgan	$ 43,272
Alexander	-0-	Henderson	513	Moultrie	12,892
Bond	18,741	Henry	38,155	Ogle	158,359
Boone	46,625	Iroquois	17,735	Peoria	799,339
Brown	4,920	Jackson	85,838	Perry	31,149
Bureau	107,784	Jasper	2,912	Platt	16,825
Calhoun	3,178	Jefferson	130,303	Pike	26,826
Carroll	34,634	Jersey	23,925	Pope	8,807
Cass	13,865	JoDaviess	41,915	Pulaski	-0-
Champaign	1,069,453	Johnson	11,434	Putnam	3,394
Christian	42,065	Kane	2,811,789	Randolph	24,309
Clark	883	Kankakee	137,892	Richard	7,951
Clay	2,869	Kendall	256,540	Rock Island	294,396
Clinton	50,800	Knox	56,770	St. Clair	1,407,974
Coles	55,094	Lake	5,095,439	Saline	21,481
Cook	42,945,760	LaSalle	131,756	Sangamon	719,331
Crawford	-0-	Lawrence	5,995	Schuyler	9,814
Cumberland	270	Lee	62,584	Scott	6,485
DeKalb	968,042	Livingston	60,587	Shelby	22,836
DeWitt	22,137	Logan	30,241	Stark	12,127
Douglas	21,375	McDonough	51,278	Stephenson	62,587
DuPage	13,239,774	McHenry	2,544,103	Tazewell	135,137
Edgar	11,971	McLean	365,160	Union	6,194
Edwards	2,184	Macon	207,330	Vermilion	130,294
Effingham	31,463	Macoupin	26,650	Wabash	6,191
Fayette	1,486	Madison	1,165,125	Warren	13,311
Ford	14,793	Marion	73,385	Washington	3,941
Franklin	36,100	Marshall	23,801	Wayne	1,475
Fulton	19,904	Mason	11,944	White	8,533
Gallatin	7,634	Massac	11,609	Whiteside	125,431
Greene	9,499	Menard	9,161	Will	3,057,086
Grundy	165,140	Mercer	24,999	Williamson	90,914
Hamilton	2,888	Monroe	96,202	Winnebago	928,010
Hancock	26,321	Montgomery	52,029	Woodford	27,344
Total Direct Premiums Written In Illinois					$ 80,989,575

FINANCIAL PLANNING AND MANAGEMENT SERVICES ACT

The Financial Planning and Management Services Act authorizes the Division to license and regulate the business of managing the financial affairs of individuals by receiving funds from those individuals and distributing same to their creditors. Annual examinations of each licensee ensure adequate budgetary pre-planning for every client, proper contractual procedures, and thorough and accurate accounting of payments, deposits, and individual account balances. Each licensee must maintain a bond in the sum of $7,500 which shall run to the State of Illinois for the use of the State for any person who may have a cause of action by virtue of the provisions of this Act.

YEAR	NUMBER OF LICENSEES
1980	13
1981	14
1982	15
1983	15
1984	19
1985	19
1986	13
1987	13

FOREIGN EXCHANGE ACT

The Foreign Exchange Act authorizes the Division to license and regulate the business of buying and selling of foreign exchange and transmission or transfer of money to foreign countries. Governmental departments and corporations organized under the general banking laws of this State or of the United States are excluded from coverage under this Act. For the protection of the user of a Foreign Exchange, each licensed firm must maintain an approved bond in the sum of $25,000 on deposit with the Department. The Director may upon his own motion, and shall upon verified complaint, investigate the actions of any licensee.

YEAR	NUMBER OF LICENSEES
1980	5
1981	5
1982	5
1983	7
1984	8
1985	10
1986	7
1987	11

SALE OF EXCHANGE ACT

In accordance with the provisions of this statute, the Division licenses and regulates the business of selling or issuing exchange at multiple locations through agents, sub-agents or representatives as a service or for a fee or other consideration. Exchange is defined as any check, draft, money order or other written instrument for transmission or payment of money or credit, but

does not mean money or the currency of any nation. The Director has issued fourteen (14) Sale of Exchange licenses as of June 30, 1987. Each licensee must furnish a corporate surety bond up to $1,000,000 depending on the volume of business.

The Sale of Exchange Act is not applicable to:

Government Departments;

Corporations organized under the general banking laws of this State or of the United States who issue or sell their exchange;

Persons licensed as a currency exchange.

Those authorized to operate under the Sale of Exchange Act are audited annually by certified public accountants who submit a copy of their report to the Department in accordance with the provisions of the Act. In addition, each authorized firm submits an annual report to the Department on or before the first day of December for the preceding fiscal year. The Act defines the fiscal year as October 1 through the next succeeding September 30.

SAFE DEPOSIT BOXES

The Safety Deposit Boxes, Safes and Vaults Act authorizes the Division to license and regulate the business of keeping and letting of safe keeping devices by businesses other than banks and savings and loan associations. There are eighteen (18) licensees under the jurisdiction of this Act. Licensees are inspected annually by the Department for compliance with the provisions of the Act and specifically to ensure maintenance of proper records and procedures of entry and opening of boxes as well as annual testing of locks and alarm systems by a vault service company approved by the Director.

A trend in recent years has been for licensed companies to solicit corporations or individuals with specific needs which can only be satisfied by unusual services such as seven-day-a week availability, sophisticated state-of-the-art security systems, and security conference rooms for confidential meetings.

YEAR	NUMBER OF LICENSEES
1980	15
1981	16
1982	18
1983	19
1984	18
1985	15
1986	16
1987	18

DEVELOPMENT CREDIT CORPORATION ACT

The Illinois Development Credit Corporation Act became effective in 1982, updating the 1965 Act. Such corporations are to make loans to small or medium-sized businesses which otherwise would be unable to obtain financing through more conventional sources. The purpose of the Act is to enhance the economic welfare of the State and to provide maximum opportunities for employment. Articles of Incorporation and Certificates of Incorporation are reviewed by the Director of Financial Institutions. To date, the Department has not granted a Certificate approving Articles of Incorporation under this Act.

PAWNERS' SOCIETIES

The Pawners' Societies Act provides for corporations to loan money on personal property, limits the charges that may be made by such corporations, and provides that such corporations shall make a detailed report to the Department of Financial Institutions annually. To this date, no Pawners' Societies have been incorporated in Illinois.

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES
CONSUMER INSTALLMENT LOAN ACT

CONSUMER INSTALLMENT LOAN ACT

CITY	LICENSEE		LICENSE NO.
	ADAMS COUNTY		
Quincy	Credithrift of America, Inc.	1704 Broadway	156
	ITT Financial Services	225 N. 36th Street	425
	Quinsippi Loan Company	601 Hampshire Street	152
	USA Financial Services, Inc.	1201 Hampshire Street	981
	ALEXANDER COUNTY		
East Cape Girardeau	Mid South Finance Co. of Illinois	Rte. 1, Box 238	329
	BOONE COUNTY		
Belvidere	Credithrift of America, Inc.	406 S. State Street	941
	BUREAU COUNTY		
Princeton	Credithrift of America, Inc.	414 S. Main Street	961
	CHAMPAIGN COUNTY		
Champaign	Associates Finance, Inc.	2003 Round Barn Road	435
	Beneficial Illinois, Inc.	1912 C Round Barn Road	360
	Central Finance Loan Corp.	304 S. Neil Street	446
	Credithrift of America, Inc.	505 S. Neil Street	865
	Five Avco Financial Services, Inc.	802 Bloomington Road	291
	Household Finance Corp. III	1914 C Round Barn Shop. Ctr.	340
	ITT Financial Services	2108 W. Springfield	493
	Norwest Financial Ill., Inc.	59 E. Market View Drive	232
	Personal Finance Company	Unit #18B Country Fair Sh Ctr	137
	Security Pacific Finance Corp.	1512 N. Prospect Avenue	326
	USA Financial Services, Inc.	1901 N. Market Street	911
Urbana	Credithrift of America, Inc.	211 E. Green Street	966
	USA Financial Services, Inc.	1717 S. Philo Road	651
	CHRISTIAN COUNTY		
Taylorville	USA Financial Services, Inc.	100 S. Main Street	726
	CLAY COUNTY		
Flora	Credithrift of America, Inc.	119 W. North Avenue	946
	COLES COUNTY		
Charleston	Personal Finance Company	10 Lincoln Avenue	348
Mattoon	Credithrift of America, Inc.	1516 Broadway	938
	USA Financial Services, Inc.	1518 Lakeland Boulevard	91

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Barrington	Credithrift of America, Inc.	700 S. Northwest Highway	901
Bedford Park	Burbank Finance Corp.	5245 W. 73rd Street	571
Bellwood	Associates Finance, Inc.	436 S. Mannheim	505
Berwyn	Five Avco Financial Services, Inc.	6434 W. Cermak Road	140
	Household Finance Corp. III	7044 W. Cermak Road	18
Bridgeview	General Finance Corp. of Ill.	8743 S. Harlem Avenue	107
Broadview	Blazer Financial Services, Inc.	1723 W. Roosevelt Road	139
	Mercury Finance Co. of Ill.	2929 S. 18th Avenue	166
Brookfield	General Finance Corp. of Ill.	9036 W. Ogden Avenue	255
Buffalo Grove	Five Avco Financial Services, Inc.	1281 W. Dundee Road	141
	Household Finance Corp. III	400 K W. Dundee Road	347
Burbank	Mercury Finance Co. of Ill.	5417 W. 79th Street	165
Calumet City	Associates Finance, Inc.	2020 E. 159th Street	802
	General Finance Corp. of Ill.	2036 E. Sibley Boulevard	185
	Transamerica Financial Services	1600 167th Street	63
Calumet Park	Household Finance Corp. III	1330 W. 127th Street	37
Chicago	Adminco, Inc.	111 W. Washington Street	533
	All State Credit Corp.	5829 W. Irving Park Road	810
	Beneficial Illinois, Inc.	4012 W. 79th Street	602
	Blazer Financial Services, Inc.	2212 W. 95th Street	464
	Bonlar Loan Company, Inc.	2247 W. Lawrence Avenue	99
	Citywide Funding, Inc.	3616 W. Irving Park Road	134
	Cosmat Loan Company	3601 W. Belmont Avenue	647
	Five Avco Financial Services, Inc.	5817 S. Archer Avenue	200
	Five Avco Financial Services, Inc.	3008 N. Ashland Avenue	203
	General Finance Corp. of Ill.	3040/42 W. Peterson Avenue	49
	General Finance Corp. of Ill.	6411 N. Western Avenue	198
	General Finance Corp. of Ill.	5314 W. Lawrence Avenue	207
	General Finance Corp. of Ill.	6044 W. North Avenue	211
	General Finance Corp. of Ill.	6331 S. Kedzie Avenue	221
	General Finance Corp. of Ill.	1614 W. Belmont Avenue	246
	General Finance Corp. of Ill.	4284 S. Archer Avenue	258
	General Finance Corp. of Ill.	4013 W. 26th Street	259
	General Finance Corp. of Ill.	2313 W. 95th Street	262
	General Finance Corp. of Ill.	109 N. Dearborn Street	264
	General Finance Corp. of Ill.	3409 W. Lawrence Avenue	267
	General Finance Corp. of Ill.	5710 N. Broadway	270
	General Finance Corp. of Ill.	3133 N. Central Avenue	276
	General Finance Corp. of Ill.	3207 N. Milwaukee Avenue	281
	General Finance Corp. of Ill.	3005 E. 92nd Street	282
	General Finance Corp. of Ill.	11850 S. Western Avenue	472
	General Finance Corp. of Ill.	4401 W. 63rd Street	697
	General Finance Corp. of Ill.	7145 W. Belmont Avenue	703
	Great American Fin. Corp.	205 W. Wacker Drive	930
	Household Finance Corp. III	4222½ S. Archer Avenue	46
	Household Finance Corp. III	5611 W. Belmont Avenue	56
	Household Finance Corp. III	625 N. Michigan Avenue	229
	Insured Financial Acceptance Corp.	4455 W. Montrose Avenue	401
	Loan Express Company, Inc.	7 W. Madison Street	252
	Mellon Financial Services Corp.	4371 S. Archer Avenue	32

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Chicago	Mellon Financial Services Corp.	3234 N. Central Avenue	45
	Mellon Financial Services Corp.	10027 S. Western Avenue	55
	Mercury Finance Co. of Ill.	5015 W. Lawrence Avenue	71
	Meritor Credit Corporation	333 W. Wacker Drive	459
	Mfr's Hanover Consumer Serv.	4355 S. Kedzie Avenue	717
	Mfr's Hanover Consumer Serv.	6160 N. Cicero Avenue	719
	Midland Finance Co.	7541 N. Western Avenue	652
	Nationwide Acceptance Corp.	3435 N. Cicero Avenue	458
	Plaza Finance Co., Inc.	202 S. State Street	738
	Puritan Finance Plan, Inc.	55 W. Monroe Street	314
	Roosevelt Loan Company, Inc.	601 W. Roosevelt Road	597
	Security Pacific Finance Corp.	19 S. LaSalle Street	187
	Security Pacific Finance Corp.	100 N. LaSalle Street	795
	Sir Finance Corporation	2116/18 S. Michigan Avenue	410
	Smith Rothchild Financial Co.	221 N. LaSalle Street	266
	Sora Loan Company, Inc.	2623 N. Harlem Avenue	684
	The Madison Corporation	30 N. Michigan Avenue	439
	Transamerica Financial Services	7601 S. Kostner	43
	True Value Financial Corp.	4801 W. Cullom Avenue	287
	Turner Acceptance Corporation	4450 N. Western Avenue	29
	Windsor Finance Co.	5636 N. Milwaukee Avenue	485
	Windy City Finance, Inc.	3101 N. Western Avenue	400
Chicago Hts.	Local Loan Company	614 Dixie Highway	169
	Personal Finance Company	301 W. Joe Orr Road	643
	Rooney Finance Corp. of Chgo. Hts.	233 W. Joe Orr Road	774
Cicero	General Finance Corp. of Ill.	6025 W. Cermak Road	283
Countryside	ITT Financial Services	6246 Joliet Road	131
Des Plaines	Associates Finance, Inc.	2606 A Dempster Street	536
	Beneficial Illinois, Inc.	617 W. Golf Road	582
	Five Avco Financial Services, Inc.	2474 Dempster Street	80
	General Finance Corp. of Ill.	1281 Elmhurst Road	397
	Household Finance Corp. III	8608-10 Golf Road	254
	ITT Financial Services	570 Northwest Highway	123
	Mellon Financial Services Corp.	743 W. Golf Road	10
Elmwood Park	Continental Finance Corp.	7234 W. North Avenue	465
	Household Finance Corp. III	7211 W. Grand Avenue	117
Evanston	General Finance Corp. of Ill.	828 Davis Street	220
Hanover Park	General Finance Corp. of Ill.	2017 Irving Park Road	611
	Household Finance Corp. III	1452 Irving Park Road	5
Harwood Hts.	Five Avco Financial Services, Inc.	5142 N. Harlem Avenue	144
	Mellon Financial Services Corp.	4732 N. Harlem Avenue	59
Hazel Crest	Beneficial Illinois, Inc.	3430 W. 183rd Street	578
	Personal Finance Company	17507 S. Kedzie Avenue	644
Hickory Hills	Commercial Credit Loans, Inc.	8705 W. 95th Street	998
	ITT Financial Services	8077 W. 95th Street	312
	Mfr's Hanover Consumer Serv.	8621 W. 95th Street	720
	Norwest Financial Ill., Inc.	9632 S. Roberts Road	230
	Security Pacific Finance Corp.	7667 W. 95th Street	33
Hillside	Fleet Finance, Inc.	4415 W. Harrison	61
Hoffman Estates	Associates Finance, Inc.	142 W. Higgins Road	654

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Hoffman Estates	Five Avco Financial Services, Inc.	275 W. Higgins Road	2
Hometown	General Finance Corp. of Ill.	8723 S. Cicero Avenue	199
	Household Finance Corp. III	4112 Southwest Highway	7
Homewood	Blazer Financial Services, Inc.	734 Ridge Road	484
	Fleet Finance, Inc.	920 W. 175th Street	52
	General Finance Corp. of Ill.	17820 S. Halsted Street	860
Lansing	Fidelity Financial Services, Inc.	18525 Torrence Avenue	579
	Mellon Financial Services Corp.	18139 Torrence Avenue	256
Lincolnwood	Han Mi Finance Corp.	4433 W. Touhy Avenue	151
Matteson	General Finance Corp. of Ill.	4519 W. 211th Street	218
	Household Finance Corp. III	4718 W. Lincoln Highway	62
	Transamerica Financial Services	4440 W. Lincoln Highway	53
Maywood	Harris Loan & Mortgage Corp.	1701 S. First Avenue	389
Melrose Park	Ralu Premium Finance Corp.	130 Broadway	250
Midlothian	General Finance Corp. of Ill.	14409 S. Cicero Avenue	217
Morton Grove	General Finance Corp. of Ill.	8838 N. Harlem Avenue	311
Mount Prospect	Anchor Mortgage Services, Inc.	1008 E. Rand Road	95
	Household Finance Corp. III	1105 Mt. Prospect Plaza	247
Niles	Security Pacific Finance Corp.	8565 W. Dempster Street	129
Norridge	General Finance Corp. of Ill.	4104 N. Harlem Avenue	135
Northbrook	Transamerica Financial Services	40 Skokie Boulevard	74
Northfield	E.F. Wonderlic & Associates, Inc.	820 Frontage Road	11
Northlake	Mellon Financial Services Corp.	24 E. North Avenue	40
Oak Forest	Associates Finance, Inc.	5540 W. 159th Street	396
Oak Lawn	Associates Finance, Inc.	9528 S. Cicero Avenue	223
	Beneficial Illinois, Inc.	9600 S. Cicero Avenue	561
	Five Avco Financial Services, Inc.	6305 W. 95th Street	621
	Ford Motor Credit Company	10735 S. Cicero Avenue	120
	Mellon Financial Services Corp.	4237 W. 95th Street	30
Oak Park	Mellon Financial Services Corp.	6905 W. North Avenue	4
	Reliable Credit Company	1103 Westgate Mall	96
	West Suburban Loan Company	507 S. Oak Park Avenue	728
Orland Hills	Mellon Financial Services Corp.	8841 W. 159th Street	181
Orland Park	Five Avco Financial Services, Inc.	15750 S. Harlem Avenue	153
	General Finance Corp. of Ill.	9562 W. 147th Street	173
	ITT Financial Services	15028 S. LaGrange Road	487
Palatine	Beneficial Illinois, Inc.	648 E. Northwest Highway	563
	General Finance Corp. of Ill.	448 E. Northwest Highway	50
	Household Finance Corp. III	609 N. Hicks Road	535
	Mfr's Hanover Consumer Serv.	825 E. Dundee Road	715
	Norwest Financial Ill., Inc.	1180 E. Dundee Road	1
Palos Heights	Transamerica Financial Services	12416 S. Harlem Avenue	73
Palos Hills	Fidelity Financial Services, Inc.	9944 S. Roberts Road	15
Park Forest	Credithrift of America, Inc.	2220 Western Avenue	943
Park Ridge	Household Finance Corp. III	701½ Devon Avenue	261
	USA Financial Services, Inc.	650 E. Northwest Highway	23
Rolling Meadows	Mellon Financial Services Corp.	2655 Kirchoff Road	12
	Transamerica Financial Services	III Crossroads of Commerce	433
S. Chicago Hts.	The Money Lenders, Inc.	10 E. Sauk Trail	508
Schaumburg	American Fam. Fin. Serv., Inc.	1501 Woodfield Road	66

CITY	LICENSEE		LICENSE NO.
	COOK COUNTY		
Schaumburg	Beneficial Illinois, Inc.	815 W. Higgins Road	38
	Chrysler First Financial Services	650 Woodfield	811
	Commercial Credit Loans, Inc.	416 W. Higins Road	337
	Ford Motor Credit Company	1375 Remington	102
	General Finance Corp. of Ill.	753 W. Golf Road	507
	Household Finance Corp. III	35 E. Golf Road	521
	ITT Financial Services	305/7 West Golf Road	237
	Mellon Financial Services Corp.	1917 Irving Park Road	302
	Mfr's Hanover Consumer Serv.	1221 E. Golf Road	712
	Norwest Financial Ill., Inc.	1111 N. Salem Drive	31
	Old Stone Credit Corp. of Ill.	1701 E. Woodfield Road	149
	Security Pacific Finance Corp.	1920 N. Thoreau Drive	757
	Wells Fargo Credit Corp.	1750 E. Golf Road	138
Skokie	Sears Consumer Financial Corp.	7770 Frontage Road	194
	Transamerica Financial Services	8707 Skokie Boulevard	28
Stone Park	General Finance Corp. of Ill.	1685 N. Mannheim Road	208
Tinley Park	Beneficial Illinois, Inc.	17141 Harlem Avenue	649
	Commercial Credit Loans, Inc.	15957 S. Harlem Avenue	659
	General Finance Corp. of Ill.	17348 S. Oak Park Avenue	47
	Household Finance Corp. III	6821 W. 159th Street	279
	Mercury Finance Co. of Illinois	7114 W. 171st Street	565
West Frankfort	Credithrift of America, Inc.	116 S. Emma Street	968
	Personal Finance Company	612 W. Main Street	36
Westchester	Fidelity Financial Services, Inc.	1127 S. Mannheim Road	42
Wheeling	General Finance Corp. of Ill.	845 W. Dundee Road	191
	Mellon Financial Services Corp.	729 W. Dundee Road	273
Wilmette	Household Finance Corp. III	3217 Lake Avenue	76
	CRAWFORD COUNTY		
Robinson	Credithrift of America, Inc.	101 W. Walnut Street	962
	DE KALB COUNTY		
Sycamore	Associates Finance, Inc.	2600 DeKalb Avenue	244
	USA Financial Services, Inc.	519 DeKalb Avenue	489
	DE WITT COUNTY		
Clinton	USA Financial Services, Inc.	200 E. Main Street	676
	DOUGLAS COUNTY		
Tuscola	Credithrift of America, Inc.	107 W. Sale Street	868
	DU PAGE COUNTY		
Addison	Beneficial Illinois, Inc.	512 W. Lake Street	558
	General Finance Corp. of Ill.	617 W. Lake Street	195
	ITT Financial Services	190R North Swift Road	305

CITY	LICENSEE		LICENSE NO.
	DU PAGE COUNTY		
Addison	USA Financial Services, Inc.	90 E. Lake Street	316
Bensenville	Five Avco Financial Services, Inc.	229 W. Grand	616
Bloomingdale	Transamerica Financial Services	425 Stratford Square Mall	84
Downers Grove	Associates Finance, Inc.	408 W. 75th Street	545
	Beneficial Illinois, Inc.	1028 Curtiss Street	359
	Five Avco Financial Services, Inc.	2021 W. Ogden Avenue	303
	General Finance Corp. of Ill.	5006 Main Street	109
	Household Finance Corp. III	140 W. Ogden Avenue	615
	Mellon Financial Services Corp.	315 Ogden Avenue	239
Elmhurst	Beneficial Illinois, Inc.	193 N. York Road	350
	Credithrift of America, Inc.	188 Industrial Drive	57
Glen Ellyn	Ford Motor Credit Company	739 Roosevelt Road	51
	Household Finance Corp. III	466 Roosevelt Road	300
Glendale Hgts.	Five Avco Financial Services, Inc.	2107 F Bloomingdale Road	121
	Norwest Financial Ill., Inc.	262 Towncenter Drive	236
Lisle	Norwest Financial Ill., Inc.	2773 Maple Avenue	69
Lombard	Chemical Financial Corp.	377 E. Butterfield Road	225
	Five Avco Financial Services, Inc.	1125 S. Main Street	68
	Old Stone Credit Corp. of Ill.	2 E. 22nd Street	147
Naperville	Associates Finance, Inc.	1275 Naper Boulevard	537
	General Finance Corp. of Ill.	931 C E. Ogden Avenue	574
	Household Finance Corp. III	1253 Ogden Avenue	58
Oak Brook	Beneficial Illinois, Inc.	1010 Jorie Boulevard	17
	Transamerica Financial Services	2625 Butterfield Road	27
Oak Brook Terr.	ITT Financial Services	17 W. 697 F Roosevelt Road	354
	Security Pacific Finance Corp.	1900 Spring Road	332
Villa Park	Associates Finance, Inc.	100 W. Roosevelt Road	293
	General Finance Corp. of Ill.	321 E. St. Charles St.	111
	Household Finance Corp. III	100 14 E. Roosevelt Road	506
	Mfr's Hanover Consumer Serv.	126 W. Roosevelt Road	710
Westmont	Chrysler First Financial Services	999 Oakmont Plaza Drive	876
	Commercial Credit Loans, Inc.	679 N. Cass Avenue	997
Woodridge	ITT Financial Services	3016 Hobson Road	78
	EDGAR COUNTY		
Paris	Credithrift of America, Inc.	101 N. Central Street	960
	EFFINGHAM COUNTY		
Effingham	Credithrift of America, Inc.	120 W. Jefferson Street	945
	Personal Finance Company	206 N. Banker Street	405
	FRANKLIN COUNTY		
Benton	Benton Downstate Loan Co.	602 W. Side Square	416
	Personal Finance Company	1000 N. Main Street	414
Thompsonville	Johnson Finance Company	105 S. Main Street	338

CITY	LICENSEE		LICENSE NO.
	FULTON COUNTY		
Canton	USA Financial Services, Inc.	303 N. Main Street	740
	GRUNDY COUNTY		
Morris	Personal Finance Company	Bedford Shopping Plaza	201
	HAMILTON COUNTY		
McLeansboro	Hamilton County Loan, Inc.	206 S. Washington Street	786
	HENRY COUNTY		
Kewanee	Credithrift of America, Inc.	119 W. Second Street	950
	IROQUOIS COUNTY		
Watseka	Personal Finance Company	210 E. Walnut Street	706
	JACKSON COUNTY		
Carbondale	Credithrift of America, Inc.	526 E. Main Street	737
	Rex Loan Company	215 W. Walnut	441
Murphysboro	Credithrift of America, Inc.	Jackson Sq. Shopping Center	958
	Personal Finance Company	Office "F" Jackson Sq. Sh Ctr.	122
	JEFFERSON COUNTY		
Mt. Vernon	Chrysler First Financial Services	42nd & Broadway	794
	Commercial Credit Loans, Inc.	1601 Broadway	110
	Credithrift of America, Inc.	2020 Broadway	957
	Household Finance Corp. III	1121 W. Broadway	105
	Personal Finance Company	120 S. Ninth Street	16
	JERSEY COUNTY		
Jerseyville	Credithrift of America, Inc.	607 S. State Street	985
	KANE COUNTY		
Aurora	Aurora Finance Corp.	24 E. Downer Place	873
	Beneficial Illinois, Inc.	347 Indian Trail	815
	Budget Finance Corp.	15 N. Broadway	807
	Commercial Credit Loans, Inc.	291 E. Indian Trail	358
	Five Avco Financial Services, Inc.	1731 N. Farnsworth	806
	General Finance Corp. of Ill.	923 N. Lake Street	70
	Household Finance Corp. III	44 E. Galena Boulevard	278
	ITT Financial Services	249 E. Indian Trail Road	286
	Mellon Financial Services Corp.	8 W. Downer Place	14
	Sentry Financial Services Corp.	75 Executive Drive	473
	Transamerica Financial Services	75 Executive Drive	89

CITY	LICENSEE		LICENSE NO.
	KANE COUNTY		
Aurora	USA Financial Services, Inc.	1460 N. Farnsworth	296
Carpentersville	General Finance Corp. of Ill.	112 Kennedy Drive	154
	USA Financial Services, Inc.	111 Kennedy Memorial Drive	288
Elgin	Beneficial Illinois, Inc.	312-B S. McClean Blvd.	349
	General Finance Corp. of Ill.	64 Tyler Creek Plaza	768
	Household Finance Corp. III	167 E. Chicago Street	378
	ITT Financial Services	1018 McClean Blvd.	339
	Mellon Financial Services Corp.	302 S. McClean	18
	Mercury Finance Co. of Ill.	75 Market Street	271
St. Charles	General Finance Corp. of Ill.	1425 W. Main Street	104
	KANKAKEE COUNTY		
Bourbonnaise	ITT Financial Services	553 Main Street	494
Kankakee	Credithrift of America, Inc.	138 N. Schuyler	949
	General Finance Corp. of Ill.	35 Meadowview Shop. Center	101
	Personal Finance Company	31 Meadowview Shop. Center	639
Momence	Personal Finance Company	124 E. River Street	638
	KENDALL COUNTY		
Plano	Northern Ill. Finance Co.	206 S. Ben Street	145
	KNOX COUNTY		
Galesburg	Beneficial Illinois, Inc.	108 E. Main Street	118
	Credithrift of America, Inc.	351 E. Main Street	937
	Norwest Financial Ill., Inc.	1950 N. Henderson Street	9
	LA SALLE COUNTY		
LaSalle	USA Financial Services, Inc.	621 First Street	125
Ottawa	Beneficial Illinois, Inc.	108 W. Madison Street	910
	USA Financial Services, Inc.	729 LaSalle Street	98
Streator	Credithrift of America, Inc.	601 E. Main Street	965
	Personal Finance Company	24 Northpoint Drive	501
	USA Financial Services, Inc.	#1 Northpoint Drive	127
	LAKE COUNTY		
Antioch	Household Finance Corp. III	425 Lake Street	272
Fox Lake	General Finance Corp. of Ill.	17 S. Highway 12	168
Libertyville	Beneficial Illinois, Inc.	1424 S. Milwaukee Avenue	176
	Household Finance Corp. III	1346 S. Milwaukee Avenue	277
	Transamerica Financial Services	1590 S. Milwaukee Avenue	86
	USA Financial Services, Inc.	1175 W. Park Avenue	158
Mundelein	General Finance Corp. of Ill.	463 Lake Street	492
Waukegan	Beneficial Illinois, Inc.	335 S. Green Bay Road	48
	Five Avco Financial Services, Inc.	2312 W. Grand Avenue	628
	Fleet Finance, Inc.	328 S. Green Bay Road	19

CITY	LICENSEE		LICENSE NO.
	LAKE COUNTY		
Waukegan	General Finance Corp. of Ill.	533 S. Lewis Avenue	933
	Household Finance Corp. III	438 Lakehurst Street	524
	ITT Financial Services	1539 Lewis Avenue	336
	Mellon Financial Services Corp.	509 S. Green Bay Road	20
	Mercury Finance Co. of Ill.	426 S. Green Bay Road	132
	Statewide Finance Co.	325 N. Genesee	157
	Transamerica Financial Services	2504 Washington Street	82
	LAWRENCE COUNTY		
Lawrenceville	Credithrift of America, Inc.	1011 State Street	952
	Personal Finance Company	1105 State Street	308
	LIVINGSTON COUNTY		
Pontiac	Five Avco Financial Services, Inc.	221 W. Washington Street	631
	Personal Finance Company	#3, Rte. 66, Vermillion Plaza	429
	LOGAN COUNTY		
Lincoln	USA Financial Services, Inc.	511 Broadway	224
	MACON COUNTY		
Decatur	Associates Finance, Inc.	2001 N. Water Street	569
	Chrysler First Financial Services	1280 W. Grand Street	690
	Credithrift of America, Inc.	3134 N. Woodford Street	934
	Five Avco Financial Services, Inc.	3080 Kandy Lane	551
	General Finance Corp. of Ill.	2824 N. Main Street	178
	Household Finance Corp. III	3010 N. Water Street	374
	ITT Financial Services	2915 N. Main Street	423
	Personal Finance Company	1355 Rte. 48, N. Colonial Mall	331
	USA Financial Services, Inc.	Rte. 36 East Decatur Plaza	785
	MACOUPIN COUNTY		
Gillespie	Verticchio Bros. Loan Co.	201 S. Macoupin Street	356
	MADISON COUNTY		
Alton	Alton Fin. & Thrift Co.	412 E. Broadway	466
	Beacon Finance Company	1724 E. Broadway	295
	Credithrift of America, Inc.	2520 State Street	307
	Household Finance Corp. III	231 E. Center Drive	265
Collinsville	Credithrift of America, Inc.	828 S. Morrison	944
	General Finance Corp. of Ill.	217 W. Main Street	851
	Household Finance Corp. III	501 Beltline Road	415
Edwardsville	Edwardsville Gateway Loan Corp.	314 N. Main Street	289
	USA Financial Services, Inc.	1538 H Troy Road	54
Godfrey	Associates Finance, Inc.	120 Homer Adams Parkway	133

CITY	LICENSEE		LICENSE NO.
	MADISON COUNTY		
Granite City	Credithrift of America, Inc.	3801 Nameoki Road #19	564
	Household Finance Corp. III	3401 Nameoki Road #24	889
	Norwest Financial Ill., Inc.	3224 Nameoki Road	93
Madison	Gateway Loan Corporation	1223 Madison Avenue	292
	MARION COUNTY		
Centralia	Credithrift of America, Inc.	1333 W. Broadway	942
	Personal Finance Company	Fairview Park Plaza	495
Salem	Credithrift of America, Inc.	306 N. Walnut	964
	Personal Finance Company	Westgate Shopping Center	382
	USA Financial Services, Inc.	106 W. Main Street	77
	MASSAC COUNTY		
Metropolis	Credithrift of America, Inc.	116 W. Seventh Street	955
	MC DONOUGH COUNTY		
Macomb	USA Financial Services, Inc.	1520 E. Jackson Road	603
	MC HENRY COUNTY		
Crystal Lake	General Finance Corp. of Ill.	1 D Crystal Lake Plaza	8
	Household Finance Corp. III	230 Virginia Street	443
McHenry	General Finance Corp. of Ill.	4005 W. Kane Avenue	678
	USA Financial Services, Inc.	803 Front Street	673
Woodstock	Associates Finance, Inc.	2205 S. Eastwood Drive	718
	USA Financial Services, Inc.	235 Washington Street	164
	MC LEAN COUNTY		
Bloomington	Credithrift of America, Inc.	1212 Towanda Avenue	983
	Five Avco Financial Services, Inc.	1701 E. Empire Street	622
	Household Finance Corp. III	1500 E. Empire Colonial Plaza	318
	Personal Finance Company	2401 E. Oakland Avenue	444
	USA Financial Services, Inc.	1500 E. Empire Street	468
Normal	Personal Finance Company	1522 East College	275
	MONTGOMERY COUNTY		
Hillsboro	USA Financial Services, Inc.	225 S. Main Street	463
Litchfield	USA Financial Services, Inc.	110 E. Ryder Street	614
	MORGAN COUNTY		
Jacksonville	Credithrift of America, Inc.	Lincoln Square Shop. Center	936
	USA Financial Services, Inc.	217 Lincoln Sq. Shop. Center	479

CITY	LICENSEE		LICENSE NO.
	OGLE COUNTY		
Rochelle	USA Financial Services, Inc.	May Mart Drive	461
	PEORIA COUNTY		
East Peoria	ITT Financial Services	240 S. Main Street	767
Peoria	Associates Finance, Inc.	4501 Sterling Avenue	159
	Beneficial Illinois, Inc.	3927 N. University Avenue	119
	Credithrift of America, Inc.	4718 N. Sheridan Road	866
	General Finance Corp. of Ill.	7501 N. University Avenue	143
	Heritage Credit Fin. Corp.	Town Hall Building	34
	Household Finance Corp. III	4325 N. Sheridan Road	612
	ITT Financial Services	4615/17 N. University	424
	Mfr's Hanover Consumer Services	4507 N. Sterling	714
	Norwest Financial Ill., Inc.	4507 N. Sterling Avenue	193
	Peoria Loan Service, Inc.	4700 N. University Avenue	645
	Personal Finance Company	3037 N. Sterling Avenue	67
	USA Financial Services, Inc.	4408 N. Knoxville	136
	USA Financial Services, Inc.	2601 Westlake Avenue	310
	PERRY COUNTY		
DuQuoin	USA Financial Services, Inc.	34 N. Division Street	618
Pinkneyville	Personal Finance Company	601 S. Main Street	142
	RANDOLPH COUNTY		
Chester	USA Financial Services, Inc.	637 N. State Street	607
	RICHLAND COUNTY		
Olney	Credithrift of America, Inc.	323 S. Whittle Avenue	959
	Personal Finance Company	110 Whittle Avenue	240
	ROCK ISLAND COUNTY		
East Moline	Five Avco Financial Services, Inc.	4139 Kennedy Drive	623
Moline	Associates Finance, Inc.	1569 Blackhawk Road	542
	Beneficial Illinois, Inc.	3614 23rd Avenue	274
	Credithrift of America, Inc.	3401 16th Street	956
	Illinois Morris Plan	2350 41st Street	452
	ITT Financial Services	4510 41st Street	238
	Norwest Financial Ill., Inc.	4317 23rd Avenue	453
	Security Pacific Finance Corp.	1531 47th Avenue	317
	USA Financial Services, Inc.	2241 52nd Avenue	470
Rock Island	Credithrift of America, Inc.	3725 Blackhawk Road	963
	Fleet Finance, Inc.	3850 Blackhawk Road	41

CITY	LICENSEE		LICENSE NO.
	SALINE COUNTY		
Harrisburg	Credithrift of America, Inc.	Parker Shopping Center Plaza	947
	Personal Finance Company	7 Shawnee Square	306
	SANGAMON COUNTY		
Springfield	Associates Finance, Inc.	1235 S. 8th Street	172
	Beneficial Illinois, Inc.	2 Drawbridge Road	900
	Chrysler First Financial Services	2205 W. Wabash	687
	Commercial Credit Loans, Inc.	1750 Wabash Avenue	100
	Credithrift of America, Inc.	212 S. Grand Avenue East	935
	Eagle Finance Company	321 S. Sixth Street	44
	Household Finance Corp. III	3067 S. 31st Street	722
	Huffman Finance Co.	424 E. Monroe	749
	ITT Financial Services	2945 Clear Lake Avenue	372
	ITT Financial Services	2460 Wabash Avenue	763
	Mfr's Hanover Consumer Serv.	2387 W. Monroe	711
	Norwest Financial Ill., Inc.	2476 Wabash Avenue	6
	Personal Finance Company	3089 S. Dirksen Parkway	879
	Royal Finance Co. of America	1600 S. Dirksen Parkway	64
	USA Financial Services, Inc.	1818 S. Stevenson Drive	365
	SHELBY COUNTY		
Shelbyville	Personal Finance Company	145 E. Main Street	97
	ST. CLAIR COUNTY		
Belleville	Arch Finance Co.	9400 W. Main Street	586
	Associates Finance, Inc.	40 Country Club Plaza	908
	Credithrift of America, Inc.	#8 Bellevue Pk Plz Shop Center	381
	Household Finance Corp. III	221 E. Main Street	285
	Lincoln Investment Service, Inc.	4 S. Church	555
	Margrove Inc.	4 Church Street	399
	Mercury Finance Co. of Ill.	2208 N. Illinois	128
	Mfr's Hanover Consumer Serv.	6401 "F" W. Main Street	721
Cahokia	Norwest Financial Ill., Inc.	1647 Camp Jackson Road	324
East St. Louis	City Loan Co.	327 Missouri Avenue	496
	Illinois Acceptance Company	327 Missouri Avenue	190
Fairview Hts.	Associates Finance, Inc.	704 Lincoln Highway	550
	Beneficial Illinois, Inc.	20 Crossroad Centre	116
	Fidelity Financial Serv., Inc.	10314 Lincoln Trail	112
	Norwest Financial Ill., Inc.	714 Lincoln Highway	831
	Personal Finance Company	Concord Plaza Shop. Center	343
	Transamerica Financial Services	#6 Executive Drive	108
	STEPHENSON COUNTY		
Freeport	Five Avco Financial Services, Inc.	322 N. Park Boulevard	65
	Mellon Financial Services Corp.	6 E. Stephenson Street	24

CITY	LICENSEE		LICENSE NO.
	TAZEWELL COUNTY		
Pekin	Credithrift of America, Inc.	524½ Court Street	733
	Personal Finance Company	402 Court Street	106
	USA Financial Services, Inc.	1418 N. 8th Street	982
	UNION COUNTY		
Anna	Credithrift of America, Inc.	322 S. Main Street	940
	VERMILION COUNTY		
Danville	Commercial Credit Loans, Inc.	21 W. Harrison Street	114
	Credithrift of America, Inc.	2830 N. Vermilion Street	867
	ITT Financial Services	423 Gilbert	491
	Personal Finance Company	2 E. Main Street	498
	USA Financial Services, Inc.	3124 N. Vermilion Street	403
Westville	Personal Finance Company	102 S. State Street	79
	WABASH COUNTY		
Mt. Carmel	Credithrift of America, Inc.	730 Market Street	986
	WAYNE COUNTY		
Fairfield	Personal Finance Company	111 E. Main Street	451
	WHITE COUNTY		
Carmi	Carmi Downstate Loan Company	207 E. Main Street	251
	WHITESIDE COUNTY		
Rock Falls	Credithrift of America, Inc.	611 S. First Avenue	902
Sterling	Five Avco Financial Services, Inc.	2313 E. Lincolnway	442
	Household Finance Corp. III	20 E. Third Street	150
	USA Financial Services, Inc.	2321 E. Lincolnway	624
	WILL COUNTY		
Bolingbrook	Five Avco Financial Services, Inc.	Bolingbrook Quadrangle	393
	General Finance Corp. of Ill.	427 N. Bolingbrook Drive	148
Joliet	Beneficial Illinois, Inc.	2515 W. Jefferson Street	280
	Commercial Credit Loans, Inc.	2357 A Plainfield Road	353
	Credithrift of America, Inc.	1110 W. Jefferson Street	576
	General Finance Corp. of Ill.	37 E. Cass Street	188
	General Finance Corp. of Ill.	2116 W. Jefferson Street	398
	Household Finance Corp. III	2233 W. Jefferson Street	92
	ITT Financial Services	Larkin & Route 30	335
	Mfr's Hanover Consumer Serv.	2222 Plainfield Road	716
	Monthco Premium Service Co.	81 N. Chicago Street	161
	Norwest Financial Ill., Inc.	Capista Cntr. 121 Springfield	313

CITY	LICENSEE		LICENSE NO.
	WILL COUNTY		
Joliet	Personal Finance Company	1020 W. Jefferson Street	637
	Rooney Finance Corp. of Will County	50 Uno Circle	773
Lockport	Personal Finance Company	854 N. State Street	641
Wilmington	Personal Finance Company	#4 Winchestergreen Ctr.	758
	WILLIAMSON COUNTY		
Herrin	Credithrift of America, Inc.	3 N. Park Avenue	948
	Personal Finance Company	108 W. Cherry Street	231
Marion	Credithrift of America, Inc.	1205 Tower Square	954
	Personal Finance Company	1117 N. Carbon Street	658
	USA Financial Services, Inc.	1108 F N. Carbon Street	3
	WINNEBAGO COUNTY		
Loves Park	Credithrift of America, Inc.	6412 N. Second Street	953
	Five Avco Financial Services, Inc.	6127 N. Second Street	431
	USA Financial Services, Inc.	6445 N. Second Street	432
Rockford	Associates Finance, Inc.	3502 E. State Street	762
	Beneficial Illinois, Inc.	3806 E. State Street	85
	Commercial Mortgage & Finance Co.	115 7th Street	263
	Credithrift of America, Inc.	3006 Charles Street	863
	First Community Financial Serv. Co.	5411 E. State Street	475
	Fleet Finance, Inc.	4415 Harrison Street	22
	General Finance Corp. of Ill.	231 N. Church Street	182
	General Finance Corp. of Ill.	4223 E. State Street	591
	Household Finance Corp. III	2410 S. Alpine Road	761
	ITT Financial Services	3219 N. Main Street	197
	ITT Financial Services	4766 E. State Street	422
	Life Consumer of America, Inc.	202 W. State Street	228
	Mfr's Hanover Consumer Serv.	4221 E. State Street	713
	Norwest Financial Ill., Inc.	4437 E. State Street	455
	Transamerica Financial Services	1639 N. Alpine Road	304
	USA Financial Services, Inc.	4415 Harrison Avenue	196

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES
SALES FINANCE AGENCY ACT

SALES FINANCE AGENCY ACT

CITY	LICENSEE		LICENSE NO.
	CHAMPAIGN COUNTY		
Champaign	Bencharge Credit Services, Inc.	1912-C Round Barn Road	101
	CLARK COUNTY		
Marshall	Ford Motor Credit Company	513 Locust	334
	COLES COUNTY		
Mattoon	A A Finance Corporation	117 S. 19th Street	12
	COOK COUNTY		
Arlington Hts.	AM Credit Corporation	125 S. Wilke Road	89
	Chrysler Credit Corporation	125 S. Wilke Road	247
	Household Retail Sales, Inc.	2400 E. Oakton	115
	Mid City Finance Corporation	125 W. Boeger Drive	197
	VW Credit, Inc.	125 S. Wilke Road	24
Barrington	General Electric Credit Corporation	1250 Grove	22
Bridgeview	Chicago Commerce Acceptance Corp.	8020 S. Harlem Avenue	204
Calumet City	AM Credit Corporation	1600 167th Street	88
	Chrysler Credit Corporation	1600 167th Street	255
	VW Credit, Inc.	1600 167th Street	25
Calumet Park	Home Owners Security Corporation	1252 W. 127th Street	223
Chicago	A & B Auto Finance	6140 N. Lincoln Avenue	373
	Barclay Financial Corporation	4801 W. Cullom Avenue	177
	Bencharge Credit Serv., Inc.	4012 W. 79th Street	49
	Benks Auto Finance, Inc.	2350 W. Byron Avenue	135
	Cadillac Acceptance Co., Inc.	1233 N. Wells Street	153
	Central Credit Corporation	2737 W. 59th Street	39
	Chicago Acceptance Corporation	3100 W. Peterson	148
	Chicago Executive Finance Corp.	3535 N. Western Avenue	71
	Cook County Acceptance Corp.	2429 N. Cicero Avenue	217
	Dartmouth Plan, Inc.	6200 N. Hiawatha Street	60
	Delta Acceptance, Inc.	2112 N. Cicero Avenue	205
	Denton Credit Company	3223 W. Irving Park Road	147
	Donald Insurance & Finance Corp.	4501 W. Irving Park Road	274
	Excel Insurance Agency, Inc.	9220 S. Ashland Avenue	313
	Foxx Finance Ltd.	185 N. Wabash Avenue	424
	G.O.I. Corporation	6750 W. Grand Avenue	16
	Gateway Acceptance	3100 W. Peterson Avenue	80
	Health Spa Finance, Inc.	200 W. Monroe Street	328
	Heller Retail Credit Serv., Inc.	200 N. LaSalle Street	41
	Imperial Finance Corporation	2112 N. Cicero Avenue	2
	ITF Company	4058 W. Belmont Avenue	214
	Jaybee Acceptance Corporation	2405 W. Lawrence Avenue	141
	Kenneth Acceptance Corporation	2945 N. Milwaukee Avenue	137
	Lincoln Investment Corporation	8244 Lehigh Avenue	210

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Chicago	Lowell Finance Corporation	4334 W. Irving Park Road	136
	Major Motor Supply Company	1000 W. 63rd Street	130
	Mid Town Insurance Agency, Inc.	1233 N. Wells Street	154
	Midland Finance Company	7541 N. Western Avenue	51
	MN Credit Corp.	150 N. Michigan Avenue	325
	Nationwide Cassel Corporation	3435 N. Cicero Avenue	21
	Nationwide Commercial Corp.	3435 N. Cicero Avenue	19
	North State Acceptance Corp.	5757 N. Lincoln Avenue	343
	Overland Bond & Investment Corp.	4701 W. Fullerton Avenue	76
	Scott Fetzer Financial Group, Inc.	510 Merchandise Mart Plaza	35
	Star Acceptance, Ltd.	3525 W. Peterson Avenue	258
	Turner Acceptance Corporation	4450 N. Western Avenue	398
	Valley Acceptance Corp., Midwest	216 S. Jefferson Street	20
Chicago Ridge	Suburban Acceptance Co.	10830 S. Central Avenue	99
Des Plaines	Bencharge Credit Serv., Inc.	617 W. Golf Road	91
	Guardian Finance Co., Inc.	815 Lee Street	104
Evergreen Park	Star Finance, Inc.	9015 S. Kedzie Avenue	74
Forest Park	Joyce Acceptance Corp.	7652 W. Madison Street	262
Franklin Park	Pincor Credit Corporation	11600 W. King Street	52
Hazel Crest	Bencharge Credit Serv., Inc.	3430 W. 183rd Street	121
Hillside	AM Credit Corporation	4415 W. Harrison Street	81
	Chrysler Credit Corporation	4415 W. Harrison Street	131
	JRC Industries, Inc.	4414 W. Roosevelt Road	365
	VW Credit, Inc.	4415 W. Harrison Street	23
Hoffman Estates	Ford Motor Credit Company	2300 W. Higgins Road	36
	Trans Acceptance Corporation	2500 W. Higgins Road	59
Lansing	Ford Motor Credit Company	2200 E. 170th Street	316
Lincolnwood	Matterhorn Corporation	7101 N. Lincoln Avenue	11
Matteson	Consolidated Acceptance Corp.	4440 W. Lincoln Highway	335
Mt. Prospect	WCI Financial Corporation	852 Feehanville Drive	385
Niles	Mercantile Systems, Inc.	6215 W. Howard Street	309
No. Riverside	United Acceptance Corporation	7222 W. Cermak Road	50
Oak Lawn	Bencharge Credit Serv., Inc.	9600 S. Cicero Avenue	132
	First Republic	9313 S. Cicero Avenue	140
	General Motors Acceptance Corp.	5540 W. 111th Street	185
Olympia Fields	Harold Finance Company	2525 W. Lincoln Highway	42
Palatine	Bencharge Credit Serv., Inc.	648 E. Northwest Highway	139
	Borg Warner Acceptance Corp.	2401 Plum Grove Road	93
	Borg Warner Acceptance Corp.	2401 Plum Grove Road	224
Park Ridge	Ford Motor Credit Company	444 N. Northwest Highway	62
	General Motors Acceptance Corp.	444 N. Northwest Highway	183
	Park Ridge Charge Central	3 S. Prospect Avenue	388
Rolling Meadows	Associates Leasing, Inc.	2550 E. Golf Road	206
Roselle	Allis Chalmers Credit Corp.	675 E. Irving Park Road	310
Schaumburg	Ameritech Credit Corporation	149 W. Central Road	164
	Bencharge Credit Serv., Inc.	815 W. Higgins Road	145
	Borg Warner Acceptance Corp.	1305 E. Remington	123
	Citicorp Acceptance Co., Inc.	999 Plaza Drive-Woodfield	45
	General Motors Acceptance Corp.	2050 Algonquin Road	193
	Marine Midland Automotive Fin. Corp.	3 Woodfield Lake	33

CITY	LICENSEE		LICENSE NO.
	COOK COUNTY		
Schaumburg	Mitsubishi Acceptance Corp.	600 Woodfield Drive	198
	Navistar Financial Corp.	600 Woodfield Drive	127
	Security Pacific Credit Corp.	Two Woodfield Lake	202
	Yegen Associates, Inc.	1990 E. Algonquin Road	208
	Yegen Associates, Inc.	1990 E. Algonquin Road	216
Skokie	Bell & Howell Acceptance Corp.	5215 Old Orchard Road	40[illegible]
Tinley Park	Bencharge Credit Serv., Inc.	17141 Harlem Avenue	149
Westmont	Mercury Marine Acceptance Corp.	999 Oakmont Plaza Drive	17
	DU PAGE COUNTY		
Addison	Bencharge Credit Serv., Inc.	512 W. Lake Street	155
Downers Grove	Bencharge Credit Serv., Inc.	1028 Curtiss Street	95
	Ford Motor Credit Company	1411 Opus Place	61
	General Electric Credit Corp.	1013 Butterfield Road	70
Elmhurst	Bencharge Credit Serv., Inc.	193 N. York Road	109
Glendale Hts.	C.I.T. Group/Sales Financing, Inc.	2190 Gladstone Court	201
Hinsdale	Maryland Nat'l. Financial Serv. Corp.	15 Salt Creek Lane	225
Lombard	HMI Credit Corporation	151 E. Twenty-Second Street	124
	J. I. Case Company	1919 S. Highland Avenue	79
	J. I. Case Company	1919 S. Highland Avenue	1
	Montgomery Ward & Co., Inc.	100-C Yorktown Center	215
	Nissan Motor Acceptance Corp.	2500 Highland Avenue	329
	Toyota Motor Credit Corporation	700 Butterfield Road	143
	Union Mortgage Company, Inc.	2 E. 22nd Street	103
Naperville	Oxford Resources Corp.	One Energy Center	46
Oak Brook	Bencharge Credit Serv., Inc.	1010 Jorie Boulevard	157
	General Motors Acceptance Corp.	2222 Kensington Court	190
Oak Brook Terr.	General Motors Acceptance Corp.	1 S. 450 Summit Avenue	44
	JACKSON COUNTY		
Carbondale	General Motors Acceptance Corp.	1110 Cedar Court	180
	Maps Corporation	Reed Station Rd. & Hwy. 13	171
	JEFFERSON COUNTY		
Mt. Vernon	Mercury Marine Acceptance Corp.	3909-A Broadway	72
	KANE COUNTY		
Aurora	Bencharge Credit Serv., Inc.	347 E. Indian Trail	156
	E Z Financial Corporation	1515 E. New York	67
	Fox Valley Acceptance Corp.	305 W. Illinois Avenue	219
Elgin	Bencharge Credit Serv., Inc.	312-B S. McClean Blvd.	106
	U.C.A.C., Inc.	1341 Dundee Avenue	15
	KANKAKEE COUNTY		
Kankakee	McBroom Cadillac AMC	830 S. Main Street	133

CITY	LICENSEE		LICENSE NO.
	KNOX COUNTY		
Galesburg	Bencharge Credit Serv., Inc.	108 E. Main Street	119
	LA SALLE COUNTY		
Leland	U. S. Vacation Resorts, Inc.	4611 E. 22nd Road	163
Ottawa	Bencharge Credit Serv., Inc.	108 W. Madison Street	134
	LAKE COUNTY		
Barrington	BMW Credit Corporation	600 Hart Road	118
	BMW Credit Corporation	1250 Grove Avenue	151
	Home Furnishings Acceptance Corp.	1455 S. Barrington Road	4
Deerfield	Borg Warner Acceptance Corp.	104 W. Wilmot Road	108
	Deutsche Credit Corp.	2333 Waukegan Road	110
	General Motors Acceptance Corp.	707 Lake Cook Road	112
Ingleside	U. S. Vacation Resorts, Inc.	26303 W. Highway 134	30
Libertyville	Bencharge Credit Serv., Inc.	1424 S. Milwaukee Avenue	125
Waukegan	Bencharge Credit Serv., Inc.	335 S. Green Bay Road	150
	MACON COUNTY		
Decatur	General Motors Acceptance Corp.	440 N. Monroe	184
	MADISON COUNTY		
Edwardsville	Security Credit Company	121 Hillsboro Avenue	236
	MC LEAN COUNTY		
Bloomington	Dometic Credit Corporation	1201 E. Bell Street	169
	PEORIA COUNTY		
Peoria	Bencharge Credit Serv., Inc.	3927 N. University	142
	Peoria Acceptance Corporation	2800 W. Farmington Road	360
	RICHLAND COUNTY		
Olney	H & H Finance Company	528 S. Whittle Avenue	323
	ROCK ISLAND COUNTY		
East Moline	John Deere Company of Moline	1400 13th Street	55
Moline	Bencharge Credit Serv., Inc.	3614 23rd Avenue	129
	General Motors Acceptance Corp.	2001 52nd Avenue	194
	SANGAMON COUNTY		
Springfield	Bencharge Credit Serv., Inc.	2 Drawbridge Road	146
	Mercury Marine Acceptance Corp.	2205 W. Wabash	84
	Young's Finance Serv., Inc.	424 E. Monroe Street	73

CITY	LICENSEE		LICENSE NO.
	ST. CLAIR COUNTY		
East St. Louis	Miller Senate Finance Company	327 Missouri Avenue	178
Fairview Hts.	Bencharge Credit Serv., Inc.	20 Crossroads Center	116
	WILL COUNTY		
Joliet	Bencharge Credit Serv., Inc.	2515 W. Jefferson	[illegible]
	General Motors Acceptance Corp.	260 N. Larkin Avenue	188
Plainfield	Crest Acceptance Company	23011 W. Lincoln Highway	292
	WINNEBAGO COUNTY		
Durand	U. S. Vacation Resorts, Inc.	9938 W. Winslow Road	162
Rockford	Bencharge Credit Serv., Inc.	3806 E. State Street	144

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES
SALES FINANCE AGENCY ACT

OUT-OF-STATE

SALES FINANCE AGENCY ACT

Out-of-State Licensees

CITY	LICENSEE		LICENSE NO.
	COLORADO		
Englewood	Citicorp Acceptance Company, Inc.	7100 E. Belleview	20[illegible]
	CONNECTICUT		
Danbury	General Electric Credit Corp.	101 E. Ridge Drive	114
	DELAWARE		
New Castle	Whirlpool Acceptance Corp.	262 Quigley Road	180
	GEORGIA		
Alpharetta	American Honda Finance Corp.	1030 Cambridge Square	387
Atlanta	General Electric Credit Corp.	#2 Corporate Square	389
	IOWA		
Bettendorf	Ford Motor Credit Company, Inc.	2535 Tech Drive	64
	Green Tree Acceptance, Inc.	2435 E. Kimberly Road	14
Des Moines	AM Credit Corporation	4685 Merle Hay Road	86
	Chrysler Credit Corporation	4685 Merle Hay Road	314
	VW Credit Corporation	4685 Merle Hay Road	28
Dubuque	Norwest Financial Ill., Inc.	2600 Dodge Street	57
Keokuk	Norwest Financial Ill., Inc.	300 Main	37
Mediapolis	Gronow, Ltd.	Highway #61 South	159
	INDIANA		
Evansville	AM Credit Corporation	4900 Shamrock Drive	90
	Chrysler Credit Corporation	4900 Shamrock Drive	254
Highland	Norwest Financial Ill., Inc.	8349 Indianapolis Blvd.	40
Indianapolis	AM Credit Corporation	9247 N. Meridian Street	82
	Chrysler Credit Corporation	9247 N. Meridian Street	326
	Green Tree Acceptance, Inc.	9245 N. Meridian Street	18
	Paramount Acceptance Corp.	2415 E. 72nd Street	174
	Security Pacific Finance Corp.	9001 Wesleyan Road	249
	VW Credit Corporation	9247 N. Meridian Street	27
	World Financial Network, Inc.	2300 Southeastern Avenue	3
Merrillville	Norwest Financial Ill., Inc.	1000 E. 80th Place	53
Schererville	FAC, Inc.	612 U.S. Route 41	341
	KANSAS		
Overland Park	Borg Warner Acceptance Corp.	6800 College Boulevard	320
Wichita	Borg Warner Acceptance Corp.	650 Westdale Drive	384

CITY	LICENSEE		LICENSE NO.
	KENTUCKY		
Henderson	Ford Motor Credit Company, Inc.	319½ 8th Street	66
	MARYLAND		
Baltimore	Commercial Credit Corporation	300 St. Paul Place	43
	MICHIGAN		
Dearborn Hts.	Vernick Finance Company	23801 W. Warren	209
Fraser	Kearney Credit, Inc.	16950 Masonic Blvd.	92
Grand Rapids	Foremost Financial Serv. Corp.	5800 Foremost Drive, S.E.	117
	MINNESOTA		
Bloomington	Security Pacific Finance Corp.	7901 Xerxes Avenue	77
Minneapolis	Curtiss Financial Corporation	2201 Florida Avenue South	13
	MISSOURI		
Cape Girardeau	Ford Motor Credit Company, Inc.	2851 Independence	65
Creve Coeur	Citicorp Acceptance Company, Inc.	12755 Olive Street Road	102
	General Motors Acceptance Corp.	721 Emerson Road	196
Earth City	Ford Motor Credit Company, Inc.	4203 Earth City Expressway	68
	Green Tree Acceptance, Inc.	502 Earth City Expressway	107
St. Louis	AM Credit Corporation	1807 Park 270 Drive	85
	Chrysler Credit Corporation	1807 Park 270 Drive	248
	Citicorp Acceptance Company, Inc.	666 70 Mason Ridge Ctr. Drive	207
	VW Credit Corporation	1807 Park 270 Drive	38
St. Peters	All Valley Acceptance Co.	1 Mid Rivers Drive	173
	NEW JERSEY		
Peapack	Bencharge Credit Service of America	200 Beneficial Center	333
	NEW YORK		
Buffalo	Marine Midland Automotive Fin. Corp.	One Marine Midland Center	212
Elmsford	Gramatan Investors Corp.	45 Knollwood Road	69
	NORTH CAROLINA		
Pineville	General Electric Credit Corp.	11121 Carmel Commons Blvd.	10
	OHIO		
Canton	General Electric Credit Corp.	4875 Higbee Avenue, N.W.	317
	General Electric Credit Corp.	4875 Higbee Avenue, N.W.	318
Cincinnati	General Electric Credit Corp.	4370 Malsbury Road	113
Columbus	Banc One Credit Corporation	5025 Arlington Center Blvd.	191
	Citicorp Acceptance Company, Inc.	2550 Corporate Exchange Dr.	213

CITY	LICENSEE		LICENSE NO.
	OHIO		
Independence	Chemical Financial Corp.	4700 Rockside Road	175
Loveland	B.P.O. Finance Corp.	422 Wards Corner Road	403
Wooster	Fair Finance Company	100 Public Square	158
	TENNESSEE		
Memphis	Security Pacific Housing Services	6750 Poplar Avenue	330
Nashville	Colwell Mortgage Corp.	301 S. Perimeter Park Drive	32
	TEXAS		
Lake Jackson	American Savings Mortgage Corp.	108 This Way	152
	WISCONSIN		
Madison	General Motors Acceptance Corp.	301 S. Westfield Road	195
Milwaukee	Lindsay Brothers, Inc.	126 E. 2nd Street	98
West Bend	Universal Acceptance Co.	410 W. Washington Street	353

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

ROSTER OF LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

CITY	LICENSEE		LICENSE NO.
	CHAMPAIGN COUNTY		
Homer	Barchryst Financial Consultants	111 S. Main Street	C-17
	COOK COUNTY		
Chicago Heights	Budget Plan	195 Joe Orr Road	C-10
	HENRY COUNTY		
Kewanee	Kewanee Credit Bureau	206½ W. 2nd Street	C-24
	KANKAKEE COUNTY		
Kankakee	Kankakee County Credit Bureau, Inc.	105 E. Court Street	C-22
	LAKE COUNTY		
Wildwood	Financial Counselors	33300 Greentree Road	C-21
	LA SALLE COUNTY		
Streator	American Counseling Service	205 S. Park Avenue	C-12
	LOGAN COUNTY		
Lincoln	Kennedy's Budget Counselors	320 Clinton Street	C- 5
	MACON COUNTY		
Decatur	Decatur Budget Counselors	124 S. Main Street	C- 3
	MC LEAN COUNTY		
Bloomington	Anderson Financial Network, Inc.	420 N. Main Street	C-23
	Budget Counselors	511 E. Grove Street	C-14
	STEPHENSON COUNTY		
Freeport	J. F. Twigg Accounting Services	1006 S. Locust	C- 6
	WILL COUNTY		
Joliet	Joliet Budget Advisors, Inc.	58 N. Chicago Street	C-18
	WILLIAMSON COUNTY		
Marion	Area Budget Counselors	301 N. Van Buren	C- 7

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES
FOREIGN EXCHANGE

FOREIGN EXCHANGE ACT

CITY	LICENSEE		LICENSE NO.
	ILLINOIS		
Chicago	Aries International, Inc.	3257 W. 26th Street	65
	Chicago-Mexico Money Exchange Corp.	1036 N. Ashland Avenue	62
	Deak Illinois, Inc.	111 W. Washington St.	55
	Philippine Foreign Exchange	4415 N. Clark Street	59
	RCT Foreign Exchange, Inc.	2511 West Winona	64
	Remittance Express Co., Inc.	1726 E. 87th Street	63
	Traveller's Card & Services	4416 N. Clark Street	60
	World's Money Exchange, Inc.	6 E. Randolph Street	61
	NEW JERSEY		
Princeton	Thomas Cook, Inc.	3 Independence Way	51
	NEW YORK		
New York	American Express Travel Related Services Co., Inc.	World Financial Center	50
	Pekao Trading Corp.	470 Park Avenue South	53

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES
SAFE DEPOSIT

SAFE DEPOSIT ACT

CITY	LICENSEE		LICENSE NO.
	CHAMPAIGN COUNTY		
Champaign	Rankin Safety Deposit Vaults	7 Taylor Street	6
	COOK COUNTY		
Chicago	Brom Realty Company	1857 W. 51st Street	140
	Fairview Realty & Insurance Agency	2729 W. Cermak Road	3
	Pulaski Safety Deposit Box Co.	3154-56 S. Morgan Street	2
	National Financial Services, Inc.	3960 W. 26th Street	30
	Charles Ringer Safety Vault Co.	7915 S. Exchange Avenue	88
	United Credit Union	4444 S. Pulaski Road	200
	Wacker Drive Safe Deposit Co.	20 N. Wacker Drive	4
Cicero	Sobotka-Jaros Agency & Loan Co.	5823 W. Roosevelt Road	58
Des Plaines	Security Storage Corp.	733 Lee Street	183
Matteson	Campe Associates	3610 W. 216th Street	100
	DU PAGE COUNTY		
Lombard	National Security Vault Co.	555 E. Butterfield Road	5
	LA SALLE COUNTY		
Ottawa	Glass Workers Credit Union	Jefferson at Chestnut	10
	MACON COUNTY		
Decatur	Earth Movers Credit Union	2600 E. Dividend Drive	202
	MADISON COUNTY		
Wood River	Shellwood River Fed. Credit Union	203 S. 6th Street	9
	WINNEBAGO COUNTY		
Rockford	Northern Illinois Credit Union	5959 E. State Street	8
	Security Safe Deposit Corp.	115 Seventh Street	11
	Sundstrand Credit Union	2550 S. Alpine	201

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES
SALE OF EXCHANGE

SALE OF EXCHANGE ACT

CITY	LICENSEE		LICENSE NO.
	CALIFORNIA		
Los Angeles	Continental Express Money Order Co., Inc. of Illinois	410 S. Spring Street	18
San Francisco	BA Cheque Corporation	201 Mission Street	13
	BankAmerica Corporation	555 California Street	12
	ILLINOIS		
Chicago	Citicorp Services, Inc.	8430 W. Bryn Mawr	10
	MINNESOTA		
Minneapolis	Travelers Express Company, Inc.	5075 Wayzata Boulevard	2
	MISSOURI		
St. Louis	Boatmen's Bancshares, Inc.	100 N. Broadway	8
	NEW JERSEY		
Princeton	Thomas Cook, Inc.	3 Independence Way	5
	NEW YORK		
New York	American Express Travel Related Services Company, Inc.	World Financial Center	6
	The Chase Manhattan Corp.	One Chase Manhattan Plaza	17
	Citicorp	399 Park Avenue	11
	TENNESSEE		
Nashville	Comdata Network, Inc.	2209 Crestmoor Road	19
	TEXAS		
Dallas	Republic Money Orders	1500 Diamond Shamrock Towers	3

SALE OF EXCHANGE LICENSEES - FOREIGN

	ENGLAND		
Brighton	Travellers Cheque Associates, Ltd.	154 Edward Street	7
	FRANCE		
Paris	Societe Francaise du Cheque de Voyage	19/29 Rue de Capitaine Guynemer	4

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 87 LICENSEES
TITLE INSURANCE COMPANIES

CERTIFIED IN ILLINOIS

INSURANCE OF TITLES TO REAL ESTATE ACT

TITLE INSURANCE COMPANIES CERTIFIED IN ILLINOIS

CITY	COMPANY	
	CALIFORNIA	
Los Angeles	Ticor of California	6300 Wilshire Blvd.
	Ticor Title Insurance Co.	6300 Wilshire Blvd.
Panorama City	Safeco Title Insurance Co.	13640 Roscoe Blvd.
San Francisco	Transamerica Title Insurance Co.	600 Montgomery Street
Santa Ana	First American Title Insurance Co.	114 East Fifth Street
	FLORIDA	
Miami	American Title Insurance Co.	1101 Brickell Avenue
	ILLINOIS	
Champaign	Attorney's Title Guaranty Fund Co.	2408 Windsor Place
Chicago	Chicago Title Insurance Co.	111 N. Canal Street
	Chicago Title & Trust Co.	111 N. Canal Street
Woodstock	McHenry County Title Insurance	101 N. Throop Street
	MICHIGAN	
Troy	First American Title Company of Mid America	1850 W. Big Beaver Road
	MINNESOTA	
Edina	Universal Title Insurance Co.	7777 Washington Ave. South
Minneapolis	Title Insurance Co. of Minnesota	400 Second Avenue
	NEW YORK	
New York	Title USA Insurance Corp. of New York	120 Broadway
	NORTH CAROLINA	
Chapel Hill	Investors Title Company	137 E. Rosemary Street
	PENNSYLVANIA	
Philadelphia	Commonwealth Land Title Insurance Co.	8 Penn Center
	Industrial Valley Title Insurance Co.	1700 Market Street
	TEXAS	
Houston	Stewart Title Guaranty Co.	2200 West Loop South
	VIRGINIA	
Richmond	Lawyers Title Insurance Corp.	P. O. Box 27561

CREDIT UNION DIVISION

ANNUAL REPORT
CREDIT UNION DIVISION

FOREWARD

Credit Unions in Illinois have and will continue to succeed due to responsiveness to their member needs and/or the innovation in handling these needs and the changing economic climate while still maintaining their unique member-cooperative nature.

The future years provide even more opportunity for credit union "Success Stories", however, as a black cloud in every sky, the future years will also present even more opportunity for credit union problems to develop. Excessive growth, interest fluctuations and market conditions and other often, uncontrollable events, will be a challenge for credit union management in the future years.

The Credit Union Division, Department of Financial Institutions, has the statutory responsibility to adopt and implement responsive regulation when these often, uncontrollable events overwhelm a credit union. The Division seeks to maximize the various operating choices for a State Chartered Credit Union operating in Illinois; yet, at the same time, seeks to insure that all reasonable efforts are made for the safe and sound operation of the credit union and the protection of its membership.

The Division plans to continue to improve upon a strong responsive regulatory and administrative front to insure that the State Chartered Credit Unions in Illinois remain the leader they have been in the credit union movement.

This Annual Report offers an updated summary of the Credit Union Division's operations and focuses on the changes, trends and events that Illinois State Chartered Credit Unions experienced and successfully met in the year of 1986. It offers a glimpse of an exciting future in the years to follow as the credit union movement continues to grow as a recognizable force in the financial services arena.

ADMINISTRATIVE REVIEW

The Credit Union Division has the responsibility to enforce the Illinois Credit Union Act for the safety and soundness of monies on deposit at State Chartered Credit Unions.

The Illinois Credit Union Act provides the authority for the Director of the Department of Financial Institutions to take specific administrative and regulatory measures to accomplish this role, as follow hereafter, but not necessarily inclusive.

- Approves and supervises the chartering of new State Chartered Credit Unions

- An Annual examination is conducted of a credit union's books and records by either the Department of Financial Institutions or a Public Accountant as approved by the Department. These examinations are reviewed, addressing all areas of concern.

- Approves all amendment changes to a Credit Union's Articles of Incorporation and By-Laws.

- Cease and desist orders are issued which advise and prohibit a credit union from violating the Illinois Credit Union Act.

- Suspension or removal of the Board of Directors only after a history of concerns that were failed to be corrected by the Credit Union's Board of Directors.

- Suspension of the credit union given extensive violations and/or border-line insolvency.

- Supervision and approval of all mergers.

- Liquidation - either voluntary or involuntary.

The Credit Union Division is assisted greatly in accomplishing its role by the Credit Union Advisory Board. Members of this Board, as appointed by the Governor of the State of Illinois, are active and experienced participants in the credit union movement and provide valuable counsel to the Division.

The Credit Union Division, in cooperative effort with the Department's Legislative Liaison, works with members of the General Assembly on legislation affecting the future growth and viability of both the Division and the Credit Union Industry. The 1987 legislative session resulted in legislation offered for an increase in the Division's budget for an additional eight (8) professional examiner positions and also provision for the creation of a special fund in the State Treasury - the Credit Union Revolving Fund. This Fund is representative of the total of all supervisory and examination fees collected from State Chartered Credit Unions.

Both pieces of legislation are important to the continued growth of the Division and necessary as the Division seeks to meet the challenge of being a strong responsive regulatory support to the Illinois State Chartered Credit Unions.

SUMMARY OF SIGNIFICANT CHANGES/RATIOS

State Chartered Credit Unions in Illinois declined in number of credit unions by 5.3%, however, increased in total assets by 25.5% and in shares by 24%.

The largest share increase was in Individual Retirement Accounts (45%), with common shares increasing 22%. Share Drafts increased 35.5%.

This growth in assets and shares is evidence that the credit union movement continues to be a strong and competitive force in the State of Illinois.

CREDIT UNION DIVISION
FISCAL INFORMATION
FOR THE YEAR ENDING JUNE 30

	1982	1983	1984	1985	1986	1987
Number of Examiners	17	16	13	13	15	13
Number of Credit Unions	943	899	866	841	825	780
Number of Annual Exams Conducted by the Department	574	485	436	374	408	396
Number of Surprise Exams Conducted by the Department	356	314	146	208	186	135
Revenue:						
Annual Examination Fees	$284.1	$220.9	$251.3	$194.4	$274.8	$356.7
Surprise Examination Fees	--	7.6	24.6	50.4	41.0	--
Supervision Fees	427.4	440.0	460.5	467.9	496.8	527.1
Miscellaneous Fees and Fines	25.2	25.2	22.2	22.9	22.2	26.7
TOTAL REVENUE	$736.7	$693.7	$758.6	$735.6	$834.8	$910.5
Expenditures:						
Personal Services	$601.1	$574.5	$531.7	$549.9	$631.2	$658.2
Retirement	27.1	25.2	30.0	32.0	34.7	35.5
Social Security	29.9	29.6	27.7	31.2	38.9	41.6
Contractual Services	28.1	15.1	14.7	12.4	12.4	13.9
Travel	72.7	68.0	57.9	65.0	72.3	77.0
Commodities	3.5	3.5	3.7	4.2	3.9	4.1
Printing	4.4	4.1	4.7	4.6	5.8	2.6
Equipment	--	4.2	5.9	3.8	4.2	0.6
Refunds	--	0.1	0.9	0.3	--	--
TOTAL EXPENDITURES	$766.8	$724.3	$677.2	$703.4	$803.4	$833.5
Revenue Over (Under) Expenses	($ 30.1)	($ 30.6)	$ 81.4	$ 32.2	$ 31.4	$ 77.0

ILLINOIS CREDIT UNION FIVE YEAR SUMMARY

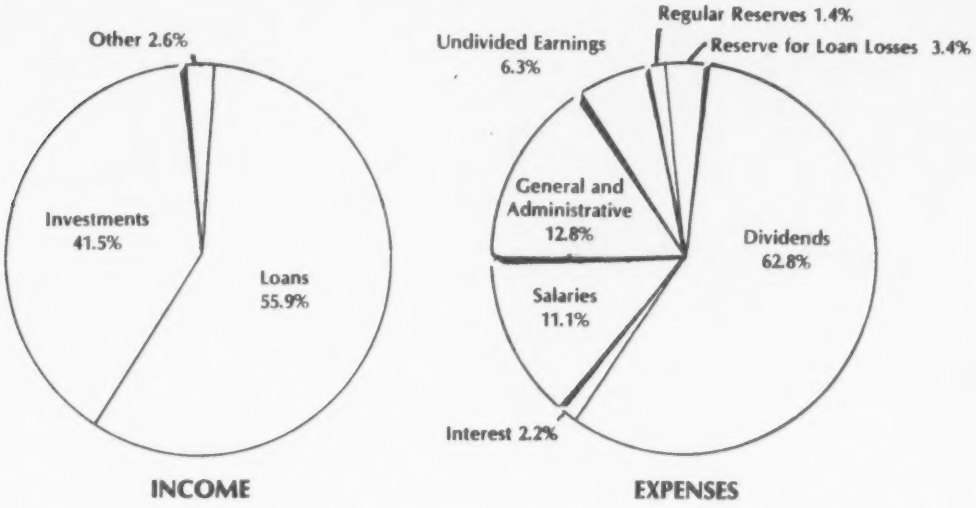
Number of:	1982	1983	1984	1985	1986
Credit Unions	924	891	854	825	781
Members	1,444,328	1,457,845	1,416,832	1,516,977	1,518,908
New Charters	5	4	3	3	1
Mergers	33	31	32	24	36
Liquidations	8	5	6	8	3
Conversions	-	1	2	-	-
Total Assets ($000 Omitted)	$2,756,230	$3,262,760	$3,364,952	$4,296,002	$5,390,717
Total Loans - Members	$1,574,659	$1,737,450	$1,900,603	$2,097,684	$2,310,327
Total Shares	$2,533,064	$3,020,214	$3,109,439	$3,885,458	$4,818,467
Total Dividends Paid	$ 197,429	$ 227,381	$ 246,238	$ 284,384	$ 314,384
Total All Reserves	$ 200,942	$ 216,450	$ 230,815	$ 261,881	$ 302,327
Total Reserves/Assets	7.3%	6.6%	6.9%	6.1%	5.6%
Total Reserves/Loans	12.8%	12.5%	12.1%	12.5%	13.1%
Loans/Shares	62.1%	57.5%	61.1%	54.0%	47.9%
Loans/Assets	57.1%	53.3%	56.5%	48.8%	42.9%
Operating Expense/Total Income	32.5%	31.7%	28.1%	28.7%	29.5%
Net Charge-Offs/Total Income	3.1%	2.9%	1.7%	2.2%	2.8%
Dividends/Total Income	61.5%	64.3%	64.7%	65.3%	62.8%
Yield on Average Loans	13.4%	13.5%	12.7%	13.5%	12.8%
Dividends/Average Shares	8.5%	8.2%	8.0%	8.1%	7.2%
Net Margins: Loans-Dividends	4.9%	5.3%	4.7%	5.4%	5.6%
Actual/Potential Members	39.0%	39.3%	24.3%	37.4%	32.6%

SOURCE: NCUA Annual Reports (As of December 31)

FINANCIAL REVIEW

A substantial decrease in loan demand (loans to shares decreased from 54.0% in 1985 to 47.9% in 1986) and the increased liquidity during 1986 resulted in an increase in investments. 41.5% of the gross income was derived from investments whereas the yield on average loans decreased from 13.5% in 1985 to 12.8% in 1986.

Over 11% of the credit union's gross income was expensed into statutory reserves and undivided earnings resulting in reserve growth exceeding loan growth by approximately 5%.



The increase in investment activity caused concern with both credit union management and the regulatory bodies. "Red Flags" of caution were extended to credit unions for management to exercise extreme care in higher yielding yet possibly more risky and more volatile investments.

Credit unions were counseled to operate more efficiently and to lower dividend rates to reduce expenses and to offset the fluctuating market conditions and the drop in loan demand. The dividends paid on average shares was 8.1% in 1985 and 7.2% in 1986. This decrease in dividends paid and other cost-cutting measures are indicative of strong, responsive credit union management.

A great amount of the Credit Union Division's staff time is directed to credit unions experiencing financial difficulties. These financial difficulties occur as a result of plant closings, ineffective management, etc., and often necessitate either merger or, when this is not a viable option, liquidation. Mergers in 1986 increased to 36 from the 29 in 1985. There were nine (9) voluntary and five (5) involuntary liquidations in 1986.

MERGERS
1986

CHARTER DATE	MERGER DATE	NAME OF MERGING CREDIT UNION	NAME OF SURVIVING CREDIT UNION
04/27/48	01/01/86	Health Sciences	Circle Campus
06/14/40	01/01/86	Freeport Journal Standard	Blackhawk Area
02/15/80	01/01/86	Dundee Township Public Employees	Kane County Teachers
03/10/61	01/31/86	McLaughlin Employees	IH Mississippi Valley
04/29/38	02/28/86	Surface Lines Employees	Peoria Graphic Arts
03/20/67	02/28/86	All Faiths	General Foods Employees
	03/01/86	Chicago St. Joseph Hospital Federal	Illinois Hospital Employees
	03/01/86	SBLH System Employees Federal	Illinois Hospital Employees
	03/31/86	Quincy Compressor Employees Federal	Adams County State Employees
05/22/53	03/31/86	Belleville Community	Catholic Credit Union of Belleville
05/10/28	04/01/86	Danville Post Office Employees	V. A. Credit Union
08/15/52	04/01/86	Chuckles	Danville Bell
12/03/41	04/01/86	Brethren Parish	Brethren Employees
06/08/60	05/01/86	Springfield Cilco	Cilco
08/09/39	06/04/86	Hiawatha	Boulevard
10/27/50	06/30/86	Brass Foundry Company Employees	Peoria Graphic Arts
11/19/52	06/30/86	Mid-Central	Construction Equipment Federal
06/26/61	08/27/86	Revere	Decatur N & W Employees
05/06/75	08/31/86	Rock Island Area Schools	IH Mississippi Valley
	09/02/86	St. Anthony dePauda Federal	Illinois Hospital Employees
02/10/71	09/02/86	Stanadyne-Chicago	Diesel
	10/01/86	Packard Federal	DuPage Schools
08/10/56	10/01/86	Illini Community Hospital Employees	Illinois Hospital Employees
04/14/52	10/01/86	L. Fish Employees	Archer Heights Savings & Credit
12/21/38	10/01/86	Trinity	Park Employees
01/18/67	10/01/86	Allis-Chalmers Employees	Sherwin-Williams
01/17/52	10/01/86	Modern Plating	Blackhawk Area
05/04/48	10/01/86	Marison Employees	Kane County Teachers
01/03/74	10/09/86	Inc. Employees	Fire Fund Employees Federal
12/28/61	10/31/86	Lincoln Area Electric Employees	Cilco
03/08/72	10/31/86	Plow & Planter	Deere Harvester
02/01/56	11/01/86	Commodore	Mueller Company Employees
08/05/39	12/01/86	Outboard Marine Corporation	Heritage Federal
	12/01/86	American Employees Federal	Travenol
10/15/34	12/31/86	IH Farmall	IH Mississippi Valley
06/03/39	12/31/86	Peoria County Schools Employees	Redbrand

LIQUIDATIONS
1986

CHARTER DATE	LIQUIDATION DATE	NAME OF CREDIT UNION	PROCEDURE
07/02/40	01/02/86	Lakeside Press	Voluntary
03/22/51	01/06/86	Continental 51 Employees	Voluntary
03/03/39	01/09/86	Smoler Employees	Voluntary
10/03/84	01/13/86	Commerce America	Voluntary
07/07/70	01/29/86	Meyer Center	Involuntary
04/01/52	05/14/86	New World	Voluntary
04/01/52	05/27/86	G.R.C.	Voluntary
05/05/34	09/08/86	Shell Northerners	Voluntary
11/06/37	10/01/86	Pegasus Employees	Involuntary
10/27/52	11/10/86	Norge-Herrin	Involuntary
02/08/77	12/22/86	Stelle	Involuntary

TYPES OF LOANS
1986

Credit unions have been served best by what they do best -- consumer loans. Loan demand decreased substantially in 1986, but loan demand was primarily for auto and/or personal loans.

Interest Rate	Unsecured Loans	New Auto	Loans Secured First Mort. Real Estate	Loans Secured By Other Real Estate	Agri. Loans	Comm. Loans	Other Loans to Mbrs.	Other Loans
Total...	781	781	781	781	781	781	781	781
.01 to less than 12%.....	19	277	39	28	-	-	62	3
12% to less than 13%.....	112	224	12	22	2	3	204	10
13% to less than 14%.....	33	18	5	9	-	-	59	1
14% to less than 15%.....	42	4	-	3	-	1	42	1
15% to less than 16%.....	290	38	1	12	5	6	240	13
16% to less than 17%.....	43	1	-	-	-	1	21	-
17% to less than 18%.....	16	-	-	-	-	-	3	-
18% to less than 19%.....	83	1	-	-	-	-	19	2
19% to less than 20%.....	2	-	-	-	-	-	-	-
20% to less than 21%.....	2	-	-	-	-	-	-	-
21%.....	6	-	-	-	-	-	2	-
Not Reporting or Zero....	133	218	724	707	774	770	129	751

LOAN DELINQUENCY
1986

Great care is being given by credit union management on monitoring loan delinquency. Focus has been directed to ongoing education, both strong lending and collection policies.

	Number of CU's	Number of Loans	Amount of Loans	2 to less than 6 Months Number of Loans	2 to less than 6 Months Amount of Loans	6 to less than 12 Months Number of Loans	6 to less than 12 Months Amount of Loans	12 months or more Number of Loans	12 months or more Amount of Loans
ASSET SIZE									
Total	781	4.0	3.1	2.5	2.1	1.0	.7	.5	.3
Less than $50,000	19	11.7	8.9	8.6	6.4	2.7	2.2	.4	.4
$ 50,000 - $ 99,999	27	7.9	7.3	4.3	4.9	1.9	1.5	1.7	.9
$ 100,000 - $ 249,999	98	7.0	5.0	4.2	2.8	1.8	1.4	1.1	.8
$ 250,000 - $ 499,999	120	5.4	3.7	2.7	2.0	1.5	1.0	1.1	.7
$ 500,000 - $ 999,999	105	4.7	3.2	2.4	1.9	1.4	1.0	.8	.4
$ 1,000,000 - $ 1,999,999	126	4.5	3.0	2.7	1.9	1.2	.7	.6	.3
$ 2,000,000 - $ 4,999,999	120	4.0	2.6	2.4	1.7	1.0	.6	.6	.3
$ 5,000,000 - $ 9,999,999	73	3.7	2.3	2.2	1.5	1.1	.6	.4	.3
$ 10,000,000 - $ 19,999,999	54	4.5	3.5	2.7	2.2	1.3	.9	.5	.4
$ 20,000,000 - $ 49,999,999	25	2.8	2.1	1.8	1.4	.8	.5	.2	.2
$ 50,000,000 - $ 99,999,999	9	7.8	8.5	5.6	6.5	1.3	1.2	.9	.8
$100,000,000 - $999,999,999	4	3.0	2.6	1.7	1.3	.9	.7	.4	.5
$1,000,000,000 or more	1	.5	.4	.4	.4	.1	.1	.0	.0

CONSOLIDATED BALANCE SHEET
DECEMBER 31, 1985 AND DECEMBER 31, 1986
(in Thousands of Dollars)

	1985	1986	Analysis of 1986 Totals
ASSETS			
Cash on hand and in banks	$ 95,481	$ 83,454	
Common Trust Investments	105,539	50,684	
S & L and Bank Investments	1,182,886	613,244	
U.S. Govn. & Agcy. Obligations	746,914	769,672	56.0%
Shares of Other Credit Unions	8,307	7,856	
Deposits in Central Cr. Un.	809,182	572,085	
Other Investments	16,099	14,762	
Share Ins. Cap. Deposits	52,387	31,993	
Loans to Other Cr. Un.	192	175	
Loans to Members	2,310,327	2,097,684	42.3%
(Res. for Loan Losses)	(27,166)	(24,670)	
Furn. - Fix. (Less Depr.)	20,761	15,066	
Land & Building (Less Depr.)	37,475	31,737	1.7%
Other Assets	32,333	32,260	
TOTAL ASSETS	$ 5,390,717	$ 4,296,002	100.0%
LIABILITIES			
Accounts Payable	$ 17,457	$ 10,440	0.3%
Notes Payable	264,320	146,122	4.9%
Dividends Payable	12,859	12,033	0.2%
Other Liabilities	2,454	4,738	0.1%
TOTAL LIABILITIES	$ 297,090	$ 173,333	5.5%
NET WORTH			
Common Shares	$ 3,483,681	$ 2,855,312	64.6%
Other Classes of Shares	456,619	411,544	8.5%
IRA/Retirement Shares	630,757	436,064	11.7%
Share Draft Accounts	247,409	182,538	4.6%
Regular Reserve	107,909	98,829	2.0%
Undivided Earnings	85,668	71,895	1.6%
Other Reserves	81,584	66,487	1.5%
TOTAL NET WORTH	$ 5,093,627	$ 4,122,669	94.5%
TOTAL LIABILITIES/NET WORTH	$ 5,390,717	$ 4,296,002	100.0%

Source: NCUA Annual Reports as of December 31.

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
For the Years Ending December 31, 1985 and December 31, 1986
(in Thousands of Dollars)

	1985	1986	Analysis of 1986 Totals
INCOME:			
Interest-Members' Loans	$ 281,391	$ 269,904	56.2%
(Less Interest Rebates)	(1,450)	(956)	(0.3%)
Interest - Investments	186,601	150,406	37.3%
Gain (Loss) - Sale of Investments	21,170	6,407	4.2%
Other Income	12,861	9,949	2.6%
TOTAL INCOME	$ 500,573	$ 435,710	100.0%
EXPENSES:			
Salaries and Benefits	$ 55,728	$ 50,447	11.1%
Insurance (Less Rebates)	8,963	9,728	1.8%
Interest on Borrowed Money	10,823	3,615	2.2%
Dividends	314,384	284,384	62.8%
Provision for Loan Losses	17,076	14,542	3.4%
Office Operation Expense	20,660	17,134	4.1%
Other Expenses	34,273	29,437	6.9%
TOTAL EXPENSES	$ 461,907	$ 409,287	92.3%
NET EARNINGS:	$ 38,666	$ 26,423	
Distribution of Net Earnings:			
Regular Reserve	$ 7,001	$ 9,076	1.4%
Undivided Earnings Account	31,665	17,347	6.3%
TOTAL DISTRIBUTED	$ 38,666	$ 26,423	100.0%

Source: NCUA Annual Reports as of December 31.

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Adams	Adams E/T Co-Op Credit Union	Camp Point	$ 237,618	181
	ACPSE Credit Union	Quincy	729,082	605
	Adams County Credit Union		2,101,634	951
	CFPCO Employees Credit Union		284,626	214
	Gardner Denver Employees C.U.		7,591,331	1,830
	Harris Credit Union		3,624,287	934
	Moorman Employees Credit Union		14,128,864	3,262
	Quinco Credit Union		2,874,555	1,904
	Quincy Bell Credit Union		465,971	292
	Quincy Chapter Credit Union		2,110,236	2,130
	Quincy Clinic Employees C.U.		301,020	270
	Quincy Municipal		555,232	417
	Quincy Postal Employees C.U.		1,899,369	721
Boone	Peoples Credit Union	Capron	163,181	402
Bureau	Princeton Champion Employees C.U.	Princeton	63,266	111
	Nail Workers Credit Union	Spring Valley	374,563	198
Calhoun	Kampsville Comm. Credit Union	Kampsville	27,246	160
Carroll	Milledgeville Comm. Credit Union	Milledgeville	1,177,465	617
Cass	Beardstown Comm. Credit Union	Beardstown	451,422	312
Champaign	C S Johnson Co. Employees C.U.	Champaign	370,449	222
	Central Illinois		5,203,032	4,836
	Champaign Bell Credit Union		2,632,055	876
	Champaign Cty Schools Employees		4,107,440	2,381
	Champaign Municipal Employees		1,014,137	564
	Champaign Postal		2,479,141	683
	Clifford-Jacobs Emp. Credit Union		1,414,752	435
	Collegiate Cap/Gown Credit Union		744,663	979
	Electrical Workers/601		1,550,063	832
	G. R. Grubb Employees C. U.		105,467	110
	ICG Community Credit Union		3,329,635	1,529
	The News Gazette Credit Union		253,061	324
	TSI Credit Union		128,142	94
	Univ/Ill Empl. Credit Union		46,927,172	17,300
	Urbana Postal		691,775	368
	Credit Union 1	Rantoul	137,870,463	60,802
	Rantoul-Chanute Comm. C. U.		8,691,100	2,589
	CD/D Credit Union	Urbana	126,569	140
	Champaign Cty Emp Credit Union		579,664	626
	Champaign Meadow Gold Credit Union		767,371	487
	Mercy Hospital Emp Credit Union		2,573,628	1,537
	Northern Ill. Water Corp.		364,783	220
	Urbana Municipal Emp. C.U.		1,150,913	872
	Utility Employees Credit Union		10,863,549	4,198
Christian	Pana Area Credit Union	Pana	2,469,778	2,788
	H & S Credit Union	Taylorville	1,488,973	704
	Taylorville Community C. U.		16,201,105	4,169
	Taylorville School Emp. C.U.		903,872	500
Clinton	Centralia Correctional Center	Centralia	103,432	236
	Murray Employees Credit Union		234,518	453
Coles	Area Educational Credit Union	Mattoon	5,041,461	1,599
	Blaw-Knox Employees		3,031,199	1,646

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Coles	Coles County Postal Employees	Mattoon	$ 565,903	306
	Mattoon Big Four Employees		470,131	286
	Mattoon Comm. Cr. Assoc. C.U.		445,664	496
	Mattoon St. Marys		165,306	174
Cook	CPC Credit Union	Argo	2,742,697	1,478
	AAEC Credit Union	Arlington Heights	10,183,377	2,078
	Elk Grove Twnsp. Schools C.U.		552,030	252
	Honeywell Employees		1,235,561	684
	Weber Employees Credit Union		183,672	282
	Flexonics	Bartlett	2,058,711	691
	St. Clair Specialty Emp. C.U.	Bellwood	263,430	239
	Superior Tea/Coffee	Bensenville	554,721	279
	Bell West Credit Union	Berwyn	19,431,420	3,798
	Berwyn Postal Employees		1,432,387	253
	Chicago Land Electrical		2,170,550	3,114
	Blue M Employees Credit Union	Blue Island	226,248	304
	Great Lakes Refining Credit Union		2,720,075	525
	National Van Employees C.U.	Broadview	138,611	110
	Reynolds Mc Cook Employees	Brookfield	4,905,002	2,171
	Reavis Stickney Credit Union	Burbank	1,131,775	533
	Chicago Auto Employees	Burnham	10,945,956	3,131
	A. C. Jaacks	Calumet City	1,523,203	985
	ADA Employees Credit Union	Chicago	1,061,515	453
	All Saints Bridgeport C.U.		138,611	110
	Allied Van Lines Emp. C. U.		638,636	839
	Amalgamated Meat Cutters		79,050	71
	APC Employees		54,803	47
	Archer Heights Savings & C.U.		3,657,851	2,188
	Arcom Credit Union		201,768	250
	Artran Employees		405,854	326
	Associated Truck Employees		638,188	314
	Bagumbayan Credit Union		143,462	269
	Bell General Office		19,258,130	2,779
	Bell Tech.		12,003,256	2,388
	Bell/Howell Emp. Credit Union		4,055,034	2,359
	Benefit Trust Life Ins. Co.		1,087,096	442
	Berean Credit Union		380,871	417
	Bethel AME Church		31,708	135
	Brach Credit Union		2,966,927	2,349
	Brinks Employees Credit Union		1,373,437	385
	Bud Logan Credit Union		298,241	253
	Bud South Branch Credit Union		394,114	230
	Burlington Chicago Terminal		1,370,385	1,226
	Business Opportunities C. U.		130,373	184
	Caballeros De San Juan		10,396,809	5,715
	Calumet Region Credit Union		13,876,952	2,717
	Capitol Hardware Emp. C. U.		27,034	48
	Central Area Telephone C. U.		20,453,372	7,160
	Central Region Postal		6,798,313	3,941
	Cergro Employees		1,171,356	560
	Chemetron Emp. Credit Union		224,554	185

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Chicago Sun-Times Empl. C.U.	Chicago	$ 4,854,012	1,453
	Chicago Alliance Credit Union		355,196	644
	Chicago Boys Club Credit Union		35,642	131
	Chicago Carton Empl. Credit Union		102,855	175
	Chicago Commercial Credit Union		5,391,013	2,500
	Chicago Die Sinkers C. U.		337,297	255
	Chicago Fire Officers		1,848,935	830
	Chicago Fire-Fighters C. U.		7,488,576	3,119
	Chicago Firemans Association		4,534,471	3,017
	Chicago Japanese Civic		86,590	124
	Chicago Local 458 Credit Union		2,588,688	1,208
	Chicago Municipal Empl. C. U.		16,700,741	12,068
	Chicago Name Plate Credit Union		44,531	31
	Chicago Post Office Employees		11,437,970	7,929
	Chicago Public Library		195,192	387
	Chicago Teachers Credit Union		494,866	745
	Chicago Tube & Iron Employees		125,446	166
	Christian Hope Credit Union		20,479	155
	Clearing Machine		807,402	332
	CM/H Employees		669,436	293
	College/University Credit Union		736,077	604
	Commanding Officers/Serg.		845,351	580
	CON-AM Western Region		1,057,996	1,233
	Confederation Credit Union		775,658	250
	Continental Central Credit Union		250,408	129
	Continental Combined		2,186,283	1,827
	Corey Steel Empl. Credit Union		698,138	281
	Cuban Amer/Chamber/Commerce		415,338	497
	DCASR Chicago Credit Union		612,037	806
	DPUC Credit Union		1,692,395	1,467
	Edison Credit Union		88,185,410	17,888
	EESCO Employees Credit Union		77,690	67
	Ekco Employees Credit Union		312,205	307
	Englewood 68A Employees		6,172,353	1,271
	Ethicon Suture		1,436,890	716
	Federal Center Empl. C. U.		7,563,779	3,794
	Fellowship Baptist Church		193,101	507
	Fluor Pioneer Empl. Credit Union		422,201	232
	Franklin Hospital Credit Union		106,928	74
	Garden City Credit Assn.		351,228	253
	General Mills Employees		7,314,596	1,391
	General Office Credit Union		396,459	424
	Good Shepherd Credit Union		39,665	121
	Goss Employees Credit Union		1,324,716	920
	Grand Trunk Empl. Credit Union		425,977	240
	Greater Inst. Ame. Church		23,034	76
	H. P. Smith Employees C. U.		271,971	202
	Hanna Employees Credit Union		359,775	147
	Harrington/King Empl. C. U.		178,486	93
	Hawthorne Credit Union		32,573,537	6,311
	Haymarket Credit Union		491,773	522

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Holsum Employees Credit Union	Chicago	$ 571,396	301
	Holy Cross Hospital Emp. C. U.		2,402,004	1,116
	Ill. Central Cicero Credit Union		15,838,266	4,239
	Imperial Employees		2,339,608	806
	INCO Employees Credit Union		836,060	419
	Ingersoll Products Credit Union		1,196,129	372
	Inland Steel Credit Union		2,282,338	635
	J/J Employees Credit Union		3,899,786	675
	J/O Employees Credit Union		344,612	110
	Joanna Western Mills Employees		819,570	469
	JPC Employees Credit Union		261,636	191
	Leaf Employees Credit Union		920,705	680
	Liberty Credit Union		157,424	115
	Local 18-B		196,382	300
	Local 73 Credit Union		1,147,767	2,766
	Local 743		2,198,599	4,346
	Local 939 Barbers Credit Union		34,087	81
	Loretto Hospital Employees		630,924	481
	Marshall Field/Co. Empl. C. U.		2,992,301	3,958
	Master Printers Credit Union		16,827,669	11,500
	Midwest Truck		433,150	282
	Monumental		117,732	143
	Morgan Park Co-Op		394,091	912
	Morton Thiokol Employees		1,772,801	895
	NARDA		8,182,454	3,011
	National Can Clearing		934,529	328
	National Can Employees C. U.		1,401,691	804
	New Testament B C Credit Union		58,082	240
	North Bell Credit Union		5,612,802	1,496
	Northwest Central Credit Union		380,821	295
	Northwest Parishes Credit Union		6,945,665	3,575
	NSC Staff Credit Union		122,807	191
	NYCO Credit Union		629,415	185
	Page Engineering Employees C. U.		863,959	210
	Park Employees Credit Union		23,040,341	8,509
	Park Manor Christ Church		172,996	244
	Park Manor UCC		33,568	345
	Peerless/America Empl. C. U.		202,672	96
	PGL/CC Employees C. U.		18,360,630	4,294
	Pheoll Employees		269,691	254
	Phone Company		12,771,141	2,673
	Pilgrim Baptist Credit Union		202,730	218
	Planites		7,277,662	2,707
	Precision Scientific C. U.		148,569	400
	Procter/Gamble Chicago		1,109,737	236
	Progress Credit Union		11,337,587	2,949
	Pros Credit Union		482,571	174
	Provident Hospital		233,820	146
	Pyle-National		692,781	474
	Pyramid Employees		424,505	189
	Quam Nichols Credit Union		85,351	75

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Ravenswood 400 Credit Union	Chicago	$ 1,515,787	67
	REGO		424,071	161
	Rheem Employees Credit Union		1,553,420	557
	Roscoe Credit Union		213,512	157
	Roseland Community Hospital		1,657,635	610
	RS Employees Credit Union		421,290	151
	Ryerson Employees Credit Union		1,600,905	1,103
	S. Chicago Comm. Hosp. Emp. C.U.		1,242,307	725
	S O S Employees		398,566	250
	S & C Employees Credit Union		4,784,989	1,107
	Saint Adrian Credit Union		1,000,700	472
	Saint Elizabeth		198,917	267
	Saint Mark Credit Union		426,032	618
	Sanitary District Employees		5,945,043	1,961
	Santa Fe Chicago Federation		169,329	288
	Schwinn Employees Credit Union		326,033	173
	Sherwin Williams Empl. C. U.		35,148,533	5,324
	Signal Drivers/Helpers C. U.		236,938	90
	Southwest Chicago Chapter C. U.		1,916,278	2,087
	St. Andrew Parish C. U.		237,158	327
	St. Anselm		181,266	223
	St. Edmunds Church C. U.		1,485,033	991
	St. Gregory Parish C. U.		505,005	738
	St. Helena Parish C. U.		19,275	122
	St. James Parish C. U.		135,522	125
	St. Joachims Parish C. U.		50,298	161
	St. John Fisher		264,552	404
	St. Jude Credit Union		389,756	138
	St. Vincent Parish Credit Union		130,222	251
	St. Willibrord Parish		1,658,209	361
	Stewart-Warner Alemite C. U.		2,961,304	1,539
	Stone 360 Employees C. U.		169,804	168
	Telco 1		10,435,348	2,358
	The Neighbors		1,058,992	460
	Thirteen Nineteen Employees		1,058,904	483
	Triangle		1,295,593	953
	Tribune Employees Credit Union		5,280,273	2,525
	Typographical Credit Union		380,117	619
	UCU Council Credit Union		224,572	230
	Union Special Empl. Credit Union		2,494,564	622
	United		30,901,812	18,555
	United Air Lines Empl. C. U.		1,520,799,800	87,932
	United Food and Com. Workers		420,545	402
	United Insurance Credit Union		571,129	388
	United Specialists Emp. C.U.		45,612	100
	University of Illinois/Chicago		7,855,094	4,488
	University Staff		4,553,030	4,001
	UPWA Dist. 1 Area 5 C. U.		360,529	399
	URCLPWA Local 505		53,554	115
	Vamco Credit Union		7,883,912	4,462
	Vansons Credit Union		411,542	171

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Verson Credit Union	Chicago	$ 1,191,996	423
	Viskase Employees		5,224,920	1,281
	West Side Community C.U.		57,382	159
	Western Acadia Empl. C.U.		300,524	86
	Western Indiana Belt C.U.		2,405,514	1,092
	Western Railways Assn. C.U.		536,285	157
	Western Union Empl. C.U.		318,413	431
	White Cap Credit Union		4,751,261	1,389
	Wilco Employees		36,643	39
	Win-Hood Co-Op Credit Union		273,814	146
	Wrigley Factory Credit Union		6,936,367	1,268
	Wrigley Office Credit Union		1,261,244	750
	194 Credit Union		541,652	208
	372 Credit Union		75,565	268
	453 Unit 6 Credit Union		74,892	93
	Bloom Township High School C.U.	Chicago Heights	2,855,698	712
	DeSoto Emp. Hts. C.U.		143,347	165
	Heights Autoworkers C.U.		15,279,010	2,767
	Keystone Chicago Hts. C.U.		895,499	387
	ABE Credit Union		4,800,367	1,553
	CECO Employees	Cicero	357,291	322
	Chicago Extruded Metals		269,653	156
	Danly Employees		2,592,467	863
	General Electric Empl. C.U.		1,699,068	1,493
	Morton Employees C.U.		687,848	599
	National Castings Emp. C.U.		245,031	224
	Diesel Credit Union	Countryside	16,136,163	6,884
	Local 150 IUOF Members C.U.		9,914,095	3,500
	Vulcan Employees C.U.		498,698	319
	CPT Credit Union	Des Plaines	1,008,846	865
	Littelfuse Empl. Credit Union		1,008,362	802
	Research Center Credit Union		3,181,270	232
	Dolton-Riverdale Municipal	Dolton	322,118	229
	Sweeper Employees Credit Union	Elgin	1,868,259	594
	TRW Connectors	Elk Grove Village	1,137,326	583
	Elmwood Park School Employees	Elmwood Park	1,215,104	330
	Evanston Firemens Credit Union	Evanston	338,188	123
	Evanston Post Office Empl. C.U.		186,462	142
	Fidelity		7,196,450	1,294
	MABC Credit Union		396,898	284
	NU Employees Credit Union		2,048,030	1,152
	1st Bell Comm. Credit Union		2,423,303	1,019
	Evergreen Park Schools Empl.	Evergreen Park	2,937,919	841
	Little Co/Mary Empl. C.U.		2,553,021	1,413
	South Division Credit Union		16,560,028	3,751
	Flossmoor Credit Union	Flossmoor	6,607,445	1,348
	Abell-Howe Emp. Credit Union	Forest Park	97,883	71
	American Rivet Credit Union	Franklin Park	98,402	83
	Boulevard Credit Union		2,356,732	1,232
	CH/F Employees		190,304	120
	Duo-Fast		1,957,458	952

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Leyden Schools Credit Union	Franklin Park	$ 13,422,788	4,054
	Matsushita Empl. Family C.U.		12,143,838	1,979
	Precision Steel		148,569	212
	Federal Life Employees	Glenview	352,390	210
	Glenbrook		8,234,208	2,366
	Glenview Credit Union		3,443,052	2,381
	Kraft Employees Credit Union		29,557,772	8,971
	City of Harvey Employees	Harvey	987,260	408
	Safeway Employees Credit Union		321,309	113
	Whiting Employees Credit Union		453,826	284
	Coreco Employees Credit Union	Hillside	162,405	135
	St. Anthonys Guild C.U.		749,940	328
	Lady of Loretto Credit Union	Hometown	1,325,329	979
	Homewood Credit Union	Homewood	1,150,280	732
	School District 148		121,959	144
	U.S.A. One National C.U.		1,288,979	1,018
	Union 76 Credit Union	Lemont	7,753,605	1,613
	Dist. 103 School Empl. C.U.	Lyons	406,077	278
	Lyons Community		351,609	372
	Chidieco Credit Union	Melrose Park	145,474	185
	Diamond M		30,201	110
	Paysaver Credit Union		59,147,599	28,387
	St. Christopher Credit Union	Midlothian	528,404	580
	Maine Township Schools	Niles	1,429,067	955
	Vapor Credit Union		775,630	563
	Ridgewood Area Schools	Norridge	291,271	199
	Culligan USA Employees	Northbrook	1,489,307	658
	GBC Employees Credit Union		893,263	771
	Entenmann's Employees	Northlake	840,143	517
	Schoole Electro-Chem		429,150	303
	ZRDC Credit Union		591,663	206
	Oak Forest	Oak Forest	172,397	291
	Motor Express Emp. C.U.	Oak Lawn	117,455	54
	Oak Lawn Comm. Church C.U.		1,226,377	458
	Oak Lawn Municipal		1,388,472	594
	Oak Park Employees C.U.	Oak Park	2,133,647	975
	Oak Park Postal Employees		191,946	113
	Palatine Schaumburg Schools	Palatine	11,095,564	260
	Suburban Bancorp. Inc. Empl.		788,686	360
	Midwest Businessmen's C.U.	Palos Hills	130,993	630
	Rich Township School Employees	Park Forest	1,133,971	429
	Northeastern IEA Credit Union		355,808	236
	Park Forest Municipal Employees		200,227	242
	NW Suburban Postal Credit Union	Park Ridge	1,031,195	758
	Acme Continental Credit Union	Riverdale	30,437,829	11,312
	Chessie Chicago Terminal C.U.		2,145,472	713
	IHB Riverdale Credit Union		1,637,981	628
	Meadows	Rolling Meadows	32,957,620	11,875
	Motorola Credit Union	Schaumburg	83,890,022	20,367
	76 Division Credit Union		13,068,947	2,319
	Soreng Employees C.U.	Schiller Park	2,560,409	950

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Brunswick Employees C.U.	Skokie	$ 2,988,827	1,116
	Double Circle		210,360	340
	MCC Powers Employees C.U.		1,151,949	457
	Niles Township Schools C.U.		11,748,695	1,848
	Thornton Township High School	South Holland	5,197,635	1,138
	School District 194 Employees	Steger	387,932	192
	Panduit Employees	Tinley Park	1,489,244	1,004
	Tinley Forest Employees		1,020,197	538
	Bikol Credit Union	Westchester	72,322	242
	Proviso Township Teachers		7,519,098	2,423
	Lyons Township High School	Western Springs	6,091,134	1,097
	American Law Enforcement C.U.	Wheeling	19,627,295	3,733
	UAW Local 558 Credit Union	Willow Springs	7,624,037	1,939
	Winnetka Municipal Employees	Winnetka	316,045	246
	Premium Credit Union	Woodridge	108,148	118
	Worth Community Credit Union	Worth	3,455,400	1,419
Crawford	Heath Employees Credit Union	Robinson	191,173	238
	Pottery Credit Union		618,002	365
DeKalb	DeKalb County Postal Employees	DeKalb	716,894	289
	DeKalb County Teachers C.U.		739,225	257
	DeKalb Motor Makers C.U.		2,784,107	907
	Sycamore Community	Sycamore	8,978,861	4,401
Douglas	Douglas Credit Union	Tuscola	319,266	464
	U.S.I. Employees Credit Union		9,597,030	2,745
DuPage	Argonne Credit Union	Argonne	37,085,999	7,391
	Bensenville Comm. Credit Union	Bensenville	7,431,364	3,024
	CDS Employees Credit Union	Carol Stream	1,519,261	436
	Chicago Area CCA		1,219,810	1,059
	Branch 825 NALC Credit Union	Elmhurst	691,241	538
	East DuPage Schools C.U.		8,848,928	3,088
	Hinsdale Hospital Credit Union	Hinsdale	5,058,306	3,144
	Shield Credit Union		552,127	216
	C/NW Proviso Credit Union	Northlake	1,472,826	1,225
	Central Credit Union/Ill	Oak Brook	25,529,729	27,423
	Illinois Hospital Employees		25,128,861	25,597
	Ball Credit Union	West Chicago	424,443	525
	Weco Credit Union		8,359,634	3,216
	West Chicago St. Marys Parish		151,329	245
	DuPage County Employees	Wheaton	1,192,288	1,207
	DuPage Schools		36,014,042	15,939
	Scripture Press Employees		884,636	462
Edgar	Paris Hi-Way Credit Union	Paris	1,232,550	671
	UO Colson Co-Workers C.U.		403,815	252
Effingham	Crossroads Credit Union	Effingham	2,539,324	2,457
	Effingham Highway		1,312,042	704
	FEDCO Credit Union		1,555,621	892
	S.A.M.H. Credit Union		303,836	457
Fayette	Vandalia Correctional Center	Vandalia	81,005	216
Ford	McMillen Master	Gibson City	411,909	181
Fulton	GHA Credit Union	Canton	1,116,344	772
Greene	Reco Credit Union	Roodhouse	297,209	201

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Grundy	Morris Community	Morris	$ 8,181,397	2,872
	Self-Locking Employees		397,311	468
	St. Lawrence Parish C.U.	W. Wilmington	161,499	198
Henry	Henry County School Employees	Geneseo	1,175,869	417
	Henry County Postal Employees	Kewanee	445,883	154
	K.M.D. Employees Credit Union		245,218	211
Jackson	Carbondale Hwy. Credit Union	Carbondale	2,004,849	970
	Coal Valley Credit Union		1,094,063	531
	NED Employees Credit Union		19,171	116
	SIU Credit Union		21,588,210	7,723
	T. I. Credit Union		84,464	188
Jo Davies	Stockton Employees	Stockton	363,531	230
Johnson	Vienna Correctional Center	Vienna	1,690,450	1,231
Kane	All-Steel Employees C.U.	Aurora	21,051,585	2,503
	Aurora Burlington C. U.		12,741,528	4,853
	Aurora Chapter Credit Union		7,774,987	8,215
	Aurora Earthmover C. U.		41,412,917	5,743
	Aurora Firefighters C. U.		1,969,949	671
	Aurora Policemen Credit Union		2,394,593	1,561
	Aurora Postal Employees		702,173	390
	Beacon News Credit Union		206,169	181
	Equipto Employees Credit Union		322,008	285
	Lyon Metal Prod. Inc. Employees		1,455,330	583
	Our Lady/Good Counsel C.U.		1,374,152	1,158
	Pines Employees Credit Union		146,413	110
	Richards-Wilcox Credit Union		732,653	507
	Stephens-Adamson Employees C.U.		2,716,787	905
	Batavia Holy Cross Parish	Batavia	207,989	492
	Brethren Employees Credit Union	Elgin	2,585,753	1,168
	Couriers News Emp/Cn Carr.		138,382	842
	David Cook Employees C.U.		569,771	429
	Elgin City Employees		3,148,791	920
	Elgin Mental Health Center		1,933,089	1,125
	Elgin Postal Employees C.U.		1,030,131	548
	Kane County Teachers C.U.		30,152,850	9,852
	Rawhide Credit Union		1,294,272	794
	Spiess Employees		89,843	121
	St. Joseph Parish		312,409	244
	Valley Bell		11,971,470	2,437
	Woodruff/Edwards		294,451	113
	Belden Credit Union	Geneva	12,956,454	3,387
	Armour Dial Credit Union	Montgomery	4,349,558	1,798
	AT & T-MW Credit Union		3,201,567	1,613
	Diamond National Corp. Emp. C.U.	St. Charles	363,158	197
	DuKane Employees Credit Union		517,045	438
Kankakee	Maternity BVM Credit Union	Bourbonnais	2,145,126	973
	Rudolf		827,379	285
	Kankakee County Indust.	Bradley	673,956	606
	Armour Kankakee	Kankakee	10,619,254	2,543
	General Foods Employees		43,063,533	16,072
	GNB Employees Credit Union		1,835,055	589

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Kankakee	Henkel Corp. Employees	Kankakee	$ 4,325,243	700
	Kankakee Bell Credit Union		6,809,655	1,104
	Kankakee City Employees		1,128,079	640
	Kankakee Community College		172,926	134
	Kankakee Federation/Teachers		1,711,274	587
	Kankakee St. Martin C. U.		586,849	428
	Kankakee Terminal Belt		2,261,717	745
	Kankakee Valspar Credit Union		999,163	430
	River Valley		5,270,243	2,123
	Riverside Hospital Employees		1,782,995	1,050
	Roper Employees Credit Union		5,989,974	1,774
	SDC Employees Credit Union		4,324,959	1,393
	Texize		433,452	226
Kendall	Plano Savings Credit Union	Plano	760,904	587
Knox	Pottery Workers Credit Union	Abingdon	387,523	306
	Beatrice Credit Union	Galesburg	139,675	131
	Gale Credit Union		10,825,525	4,188
	Galesburg Burlington C.U.		15,533,861	3,196
	Galesburg Midwest Emp. C.U.		16,050,170	3,552
	Galesburg Postal Credit Union		1,365,853	646
	Galesburg St. Marys Hospital		153,734	380
	Knox College Credit Union		384,355	313
	Knox County School Employees		4,265,626	1,302
	Praireland		3,798,728	2,850
	Register Mail Credit Union		311,609	189
	Utility Empl./Galesburg/Kewanee		1,928,770	840
	West Central Illinois C.U.		852,453	632
Lake	B.A.E.	Barrington	3,826,408	1,008
	CAI Employees Credit Union		3,531,821	758
	Travenol Employees	Deerfield	110,523,398	44,624
	Great Lakes Credit Union	Great Lakes	152,914,843	66,847
	North Lakes Teachers C.U.	Gurnee	478,584	477
	Warren Newport Credit Union		18,786,252	7,387
	Fansteel Employees C.U.	North Chicago	2,145,414	941
	Trinity AME Church C.U.		60,224	116
	Consumers Cooperative C.U.	Waukegan	59,571,668	23,300
	J-M Employees Credit Union		4,709,726	1,143
	Keystone Printing Credit Union		496,929	287
	Lake County Postal		848,467	502
	North Shore Gas C. U.		3,994,025	1,164
	VR/Wesson		350,520	155
	Waukegan Municipal Employees		841,645	344
LaSalle	AM Nickeloid Employees C.U.	LaSalle	2,664,656	521
	School District 120 Employees		280,447	190
	Carus Employees Credit Union		494,671	453
	People's Community		1,494,984	661
	Utility Emp/LaSalle Serv.		1,336,950	613
	Conco Employees	Mendota	1,917,980	1,264
	Bakelite Ottawa Plastics	Ottawa	4,275,646	1,651
	Glass Workers		29,842,261	12,392
	LaSalle County Postal C.U.		500,636	240

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
LaSalle	LaSalle County School Employees	Ottawa	$ 1,240,564	747
	Ottawa Hiway		2,007,139	763
	Tri-County		9,803,028	2,715
	Illinois Valley Credit Union	Peru	6,149,750	3,224
	Peru Catholic Credit Union		297,609	305
	Peru Municipal Credit Union		252,419	252
	Flink Employees Credit Union	Streator	48,016	102
	Knoedler Employees Credit Union		107,283	71
	Streator Community Savings and CU		5,160,478	2,670
Lee	Dixon Teachers Credit Union	Dixon	495,282	406
	Employee's United		285,871	448
Livingston	Fox Employees Credit Union	Dwight	428,717	412
	Pittsburgh Intl. Employees	Fairbury	98,968	143
	Pontiac-Dwight Prison Employees	Pontiac	550,701	767
	Peabody-Myers Employees	Streator	712,351	383
Logan	Eaton Employees	Lincoln	662,571	540
	L & F Employees Credit Union		277,617	409
	Logan County Public Employees		24,831,644	6,288
	Piercee Glass Lincoln C.U.		106,429	170
McDonough	Western Illinois University	Macomb	3,067,544	2,306
McHenry	TM Employees Credit Union	Algonquin	126,547	297
	Oak Employees Credit Union	Crystal Lake	859,849	466
	Harvard Community Credit Union	Harvard	1,915,174	1,213
	Huntley Community Credit Union	Huntley	1,577,967	1,468
	Professional Assn/Clergy	Richmond	527,623	247
	Intermatic Credit Union	Spring Grove	1,999,959	683
McLean	Alton Route Employees	Bloomington	2,652,749	1,614
	Bloomington Municipal Employees		2,662,591	1,203
	Bloomington Postal Employees		3,001,709	751
	Controls Credit Union		2,761,393	1,594
	Funk Seeds Employees C.U.		1,708,373	946
	GTI Employees		6,927,155	2,879
	MCE Credit Union		2,424,241	1,807
	Pantagraph Printing/Statnry		503,180	316
	Purina Employees Credit Union		66,220	87
	United Methodist Minister		4,599,156	2,118
	Health Care Employees C.U.	Normal	629,922	970
	I.S.U. Credit Union		10,122,136	3,005
Macon	B/O Employees Credit Union	Decatur	1,001,846	339
	Cash-Acme Employees C.U.		390,681	261
	Central Illinois Chapter		1,315,857	1,457
	Decatur ADM Credit Union		5,432,090	2,579
	Decatur Bell Credit Union		11,635,660	1,846
	Decatur Earthmover Credit Union		69,368,580	8,219
	Decatur Firemans		2,475,235	690
	Decatur Medical Dental C.U.		3,863,318	2,168
	Decatur N/W Empl. C. U.		32,416,218	11,508
	Decatur Policemen Credit Union		723,534	247
	Decatur Postal		3,840,571	898
	Decatur Purity Baking Co.		1,084,466	431
	Decatur St. Marys Credit Union		6,171,287	2,142

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Macon	Decatur Stanolind Credit Union	Decatur	$ 5,492,796	1,559
	Glassworkers Wks. No. 14 C.U.		1,140,837	574
	Grigoleit Employees C.U.		313,141	232
	I.B.E.W. Local #146		879,189	372
	Illinois Media Association		1,901,150	1,038
	King Lar Employees		760,883	194
	Land of Lincoln Credit Union		13,636,298	5,428
	Marvel-York Credit Union		8,696,370	3,252
	Mueller Co. Employees C.U.		14,519,482	4,056
	Neisler Credit Union		241,362	212
	St. James		906,718	671
	Staley Employees Credit Union		32,719,371	6,293
	Third United Methodist C.U.		407,409	228
	Wagner Castings Co. Cr. Un.		3,069,567	1,050
Madison	ABBCO Credit Union	Alton	1,288,630	701
	Alt-Wood Chapter Credit Union		1,981,735	2,042
	Alton Bell Credit Union		2,287,330	675
	Alton Postal Credit Union		516,173	246
	Electrogas Credit Union		1,205,516	406
	I.B.E.W. Local B-649		666,474	270
	Laclede Credit Union		17,959,673	4,193
	State Employees Credit Union		947,551	632
	BEA	Bethalto	854,912	375
	Electrical Workers	Collinsville	839,993	528
	Water Co. Employees C.U.		164,217	174
	Olin Employees Credit Union	East Alton	67,423,399	12,048
	MADCO	Edwardsville	372,465	583
	Swicsiu Credit Union		4,260,194	2,139
	GCAD Credit Union	Granite City	4,145,256	2,350
	Operating Engineers Local 148		8,904,555	2,526
	Processors-Industrial		5,998,010	3,680
	School District 9 Credit Union		1,809,420	889
	St. Elizabeths Parish C.U.		568,012	508
	East Side Terminal	Madison	1,071,252	683
	Small Business Credit Union	Springfield	1,361,517	350
	Atlas	Wood River	5,759,033	1,588
	Wood River Hospital C.U.		194,278	285
Marion	Ill. Central (St. Louis Division)	Centralia	642,158	472
	Salem School System C. U.	Salem	1,225,729	518
Massac	Allied Industrial Credit Union	Metropolis	1,271,921	767
	Electric Energy Inc. Emp. C.U.		1,298,847	829
Mercer	Health Professionals Credit Union	Aledo	116,857	263
	Mercer County School Empl. C.U.		316,678	310
Montgomery	Hillsboro Community	Hillsboro	126,055	372
Morgan	Jacksonville Area State	Jacksonville	210,382	583
Ogle	North West Ill. Credit Union	Mt. Morris	5,455,398	3,967
	Oregon Community Credit Union	Oregon	757,739	563
	Polo Community Credit Union	Polo	315,643	360
Peoria	Redbrand Credit Union	Bartonville	10,330,997	4,441
	Wayne Employees Credit Union		120,100	182
	Bemtex	Peoria	461,252	409

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Peoria	Bergner Associates	Peoria	$ 711,885	1,384
	Cilco Credit Union		19,629,336	3,374
	Kemba Peoria		6,907,565	1,809
	M/I Credit Union		205,375	149
	Peoria Bell Credit Union		8,562,732	1,414
	Peoria City Employees C.U.		2,787,278	1,332
	Peoria Fire Fighters C.U.		1,508,554	250
	Peoria Graphic Arts C.U.		2,604,520	1,211
	Peoria Hiway Credit Union		1,040,428	449
	Peoria Journal Star C.U.		2,894,771	932
	Peoria Postal Employees C.U.		4,691,678	1,343
	Proctor Hospital Employees C.U.		535,645	621
	St. Francis Hospital Employees C.U.		4,964,496	3,038
	St. Patrick Catholic C.U.		114,726	243
	State Employees/Central Ill. C.U.		1,008,625	563
	Peoria Typographical C.U.	Peoria Heights	105,284	78
Perry	Turco Employees Credit Union	DuQuoin	96,449	181
Piatt	Ting Credit Union/Ill.	Hammond	368,463	285
	MEA	Monticello	115,517	160
Pike	King Employees Credit Union	Pittsfield	47,449	67
Pulaski	Laborer's Local 773	Cario	188,755	144
Putnam	Hennepin Steel Workers C.U.	Hennepin	532,714	501
Randolph	Menard Credit Union	Menard	113,375	185
	Spartan Credit Union	Sparta	266,642	654
Rock Island	Deere Harvester	East Moline	57,849,400	16,468
	Foundry & Municipal Employees		10,176,820	2,872
	United Township Schools C.U.		3,302,989	1,534
	Catholic C.U. of Rock Island	Moline	1,597,730	795
	Deere/Company Credit Union		60,520,236	13,866
	George Evans Employees C.U.		40,294	92
	Moline Municipal C.U.		6,336,912	1,756
	Moline Postal Employees		472,760	257
	Montgomery Employees C.U.		4,373,402	2,185
	School District 40 Employees		3,490,787	1,264
	Bituminous Employees C.U.	Rock Island	1,258,971	725
	Employees C.U./Rock Island		1,118,367	443
	Franciscan Med. Center Emp. C.U.		1,540,063	1,157
	Gas and Electric		6,849,791	2,364
	IH Mississippi Valley		119,944,082	33,230
	J. I. Case Employees C.U.		1,943,248	509
	Jaydon Employees Credit Union		1,536,800	599
	Rock Island Postal Employees		2,815,287	1,326
	Tri-Cities Bell Employees C.U.		2,962,099	830
St. Clair	Amalgmted 534 Credit Union	Belleville	1,718,453	874
	Belleville National Gvmt. Empl.		478,313	268
	Catholic & Community		7,019,534	3,716
	Southern Illinois Directors		2,207,598	1,300
	Chessie-Seaboard Empl. C.U.	Caseyville	240,058	257
	Cerrobrass	East St. Louis	869,254	643
	Chas. Pfizer Co., Inc. Empl.		304,388	268
	Electropower Credit Union		765,450	401

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
St. Clair	Illinois Central/E. St. Louis	East St. Louis	$ 545,926	469
	Motor Coach Employees		193,101	507
	St. Clair County Teachers		3,101,948	2,556
	C.T. Employees	Fairmont City	641,845	595
	Archview Credit Union	Fairview Heights	471,555	211
	Caseyville Township Comm. C.U.		321,459	255
	Egyptian		480,565	448
	Arrow S Credit Union	Natl. Stock Yard	742,471	319
	Stock Yards Employees		232,763	154
	Heritage	New Athens	318,566	450
	Monsanto Employees	Sauget	7,316,598	1,193
	Scott Credit Union	Scott Air Force	76,822,162	27,503
Saline	Southeastern Electric Employees	ElDorado	1,781,950	481
	NYC Employees	Harrisburg	158,635	140
Sangamon	Chemical Employees C.U.	Illiopolis	66,975	147
	Franklin Life Employees C.U.	Springfield	2,526,312	1,336
	Hobbs Div. Stewart-Warner		281,026	287
	IBEW Local 193		370,428	220
	IFDA		1,611,151	310
	Ill. Education Assn. C.U.		2,360,207	2,003
	Imperial Credit Union		18,352	137
	IRSE Credit Union		4,340,157	1,051
	MMC Employees		1,199,858	1,487
	Pillsbury Employees		3,124,189	529
	Sangamo Chapter		5,318,055	1,641
	Sangamon County		384,087	484
	Sangamon County Schools		6,648,905	2,636
	Sangamon State University		165,261	215
	Springfield Prairie Farms Dairy		247,875	121
	Springfield Bell Credit Union		18,754,077	2,569
	Springfield City Employees		3,200,678	1,406
	Springfield Clinic C.U.		822,533	323
	Springfield Firemen		1,036,530	240
	Springfield Postal C.U.		4,907,030	1,548
	Springfield Printers C.U.		1,290,832	562
	Springfield Sacred Heart		28,912,267	11,441
	Stranco Credit Union		127,946	135
Scott	Relco Credit Union	Winchester	246,047	136
Stephenson	Blackhawk Area	Freeport	11,750,395	4,423
	Freeport City Employees C.U.		133,179	168
	Freeport Postal Employees C.U.		69,731	75
	Micro Switch Employees C.U.		22,317,758	6,467
	Stephenson County Schools		993,492	459
Tazewell	Cerelose Credit Union	Pekin	3,972,055	1,631
	Quaker Oats Employees C.U.		128,498	97
	Tazewell Co. Govt. Emp. C.U.		705,045	333
	Tazewell County Schools Empl.		5,166,322	1,981
Union	Ash Employees Credit Union	Anna	1,281,352	813
Vermilion	Commercial News	Danville	629,331	399
	Danville Bell Credit Union		4,229,805	1,107
	Danville Consolidated		2,764,964	1,068

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Vermilion	Danville Holy Family	Danville	$ 735,379	477
	Hyster Danville Employees		4,677,151	1,922
	Interstate Publishers Empl.		593,506	475
	L/N and C/EI Credit Union		2,268,838	515
	Lakeview Medical Center		5,672,259	2,032
	Lauhoff Employees Credit Union		5,243,546	1,131
	Local 1271 Credit Union		1,076,461	726
	Lyons NYC		208,013	220
	Midwest Credit Union		7,612,623	5,474
	Steel Grip Employees		288,454	167
	Tee Pak Credit Union		5,899,553	1,731
	VA		15,786,308	5,157
	1st Illinois Credit Union		12,626,826	10,269
	579		6,594,604	3,009
	Grant & Ross Township Comm. C.U.	Hoopeston	18,681,832	5,103
	Joan of Arc Credit Union		378,806	308
Wabash	Snap-on Credit Union	Mt. Carmel	1,058,904	483
Warren	Teachers C.U. of Warren County	Monmouth	281,487	375
Whiteside	Lawrence Bros. Employees C.U.	Sterling	486,241	373
	School Employees C.U.		6,869,217	2,474
	Steelworkers		6,265,392	4,585
Will	Joliet-St. Anne Credit Union	Crest Hill	608,036	428
	AJE Credit Union	Joliet	1,849,441	580
	EJ/E Central Credit Union		10,919,401	1,536
	Joliet District Credit Union		11,295,205	1,545
	Joliet Firefighters Credit Union		824,782	368
	Joliet Herald-News Employees		861,409	521
	Joliet Prairie Employees C.U.		438,379	192
	Members Equity		19,299,839	5,584
	Mt. Carmel		102,463	375
	Olin Employees C.U./Joliet		7,187,155	1,388
	Will County		11,410,289	6,152
	Will County Schools C.U.		3,444,348	2,011
	Romeoville Comm. Credit Union	Romeoville	2,256,562	1,492
Williamson	D-B Employees	Herrin	172,751	256
	Southern Illinois Schools		12,109,571	4,392
	Marion Memorial Hospital	Marion	158,565	321
	Marion VA Hospital C.U.		482,310	381
	Williamson County Cath.		603,332	463
Winnebago	Atwood	Rockford	3,875,617	1,463
	Barnes Drill Employees C.U.		603,398	308
	Behr Employees Credit Union		87,096	85
	Diamond R Credit Union		230,779	241
	Elco Employees Credit Union		7,072,517	1,368
	Greenlee		5,236,336	2,134
	Gunite Employees Credit Union		1,588,554	390
	H. O. Perlee Credit Union		1,988,023	1,091
	Ingersoll		156,470	264
	J. L. C. Employees C.U.		6,439,667	1,544
	Muellers-Pinehurst		571,521	273
	National Lock Employees		1,054,050	1,170

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Winnebago	Nihan/Martin Employees C.U.	Rockford	$ 52,529	26
	Northern Ill. Credit Union		18,956,779	12,568
	Quaker Employees		615,882	286
	Rock-Winn Credit Union		483,395	741
	Rockford Bell Credit Union		9,461,376	2,172
	Rockford Clutch Credit Union		2,872,863	913
	Rockford Municipal Employees		3,334,064	1,173
	Rockford Newspapers C.U.		82,506	151
	Rockford Postal Employees		4,534,171	1,651
	Sundstrand Credit Union		39,539,831	12,514
	W. A. Whitney Employees C.U.		588,771	312
	Winnebago County Schools C.U.		3,871,164	3,387
	Besly Welles Employees C.U.	South Beloit	1,961,839	558
	Gardner Credit Union		555,786	501
Woodford	Metamora St. Marys Parish	Metamora	876,589	528

CURRENCY EXCHANGE DIVISION

CURRENCY EXCHANGE DIVISION
ANNUAL REPORT
FISCAL YEAR ENDING JUNE 30, 1987

BACKGROUND

The Currency Exchange Division licenses and regulates all Illinois community and ambulatory currency exchanges. The authority for this responsibility is the Currency Exchange Act, Illinois Revised Statutes, Chapter 17, paragraph 4801 et. seq. Originally enacted into law by the State Legislature in 1943 and amended since, the purpose of the Act is to protect the public and to maintain the integrity of the Currency Exchange Industry. Commensurate with the Act are its attendant Rules and Regulations which delineate records, rates and rate-making procedures.

Currency exchanges provide important services for our citizens. The Division ensures these services are delivered fairly and efficiently, and that the public is provided with all the safeties and protections intended by State law.

Community currency exchanges are housed in permanent locations and offer a variety of financial and financially related services to consumers. In addition to cashing checks and selling money orders, Section 4807 authorizes the Director to allow additional services in licensed exchanges if said services are consistent with the provisions of the Act, are within its meaning, are in the best interest of the public and benefit the general welfare. In addition to serving as distribution centers for Illinois Public Aid checks and Government Food Stamps, Director-approved services include the following:

1. Processing motor vehicle and title registration forms.

2. Accepting utility bill payments.

3. Selling public transportation tokens.

4. Offering:

    a. Citicorp Express Money Program
    b. Western Union Flashcash
    c. Mailbox Service
    d. Bailbond Cards
    e. Photofinishing

Below are listed the number of community currency exchange licensees as of the date indicated:

DATE	# OF LICENSEES
6-30-87	639
6-30-86	633
6-30-85	624
6-30-84	618
6-30-83	613
6-30-82	603

We have seen a steady growth of licensees in recent years, particularly in suburban Chicago, and expect that growth to parallel the population shift to suburban areas further removed from the heart of the city. However, when considering new applications, it is important to remember our responsibility to stay within the constraints of the Act which calls for the Department to look at need of the community and effect on the financial stability of existing exchanges.

Ambulatory currency exchanges are in essence mobile check cashers, which cash payroll checks for employees on the employer's premises. The check cashing is done either from a location provided by the employer or from an armored truck. As of June 30, 1987, there were 522 licensed ambulatory exchanges operating in Illinois.

Section 4838 empowers the Director with authority to set maximum check cashing and money order rates. In June, 1985, the currency exchange industry petitioned the Director to raise the maximum check cashing rate that could be charged from 1.1% of the face value of the check plus 75 cents to 1.25% plus $1.00. Proponents and opponents presented massive amounts of documentation to support their positions and oral hearings were held in Chicago and Springfield.

After much deliberation, Director Fryzel decided a check cashing fee increase was warranted, but not as much as had been sought by the industry. Effective July 1, 1986, the maximum check cashing charge was raised to 1.2% of the face value of the check plus 90 cents. Maximum rates for sale of money orders remained unchanged at 1% of the face plus 75 cents.

OPERATIONS

The regulatory responsibilities of the Currency Exchange Division are many and varied. State law mandates that each community currency exchange be examined annually and gives the Director discretionary authority to inspect ambulatory currency exchanges. Field examiners conduct the examinations of community currency exchanges on a surprise basis at the actual location of the community exchange. Those found to be in violation of the Currency Exchange Act and/or the Rules and Regulations of the Department, are subject to re-examination to ensure that compliance has been achieved. Additionally, the Act prescribes other sanctions which are to be applied when violations occur. During Fiscal Year 1987, 740 examinations were conducted on Illinois community currency exchanges.

The Division Chief Investigator and field examiners conduct ambulatory currency exchange inspections. Inspections are conducted on a surprise basis at the locations of the employer at the time and on the day that the checkcashers are licensed to provide the service. During FY'87, 105 ambulatory currency exchange inspections were conducted.

All applications for new community currency exchange licenses or ambulatory licenses are thoroughly reviewed and investigated by the Currency Exchange Division. Applications for Change of Location, Change of Name, Stock Transfers and Officer Approvals are also investigated by the Division. Division management is continually taking steps to improve and expand the review and investigation process to ensure each application is handled as fairly as possible.

Division management also advises the Director on liquidations, which are community currency exchanges that have gone out of business; receiverships, which are community currency exchanges under supervision of a Receiver appointed by the Director; and all currency exchange related litigation.

Division staff deal with a wide range of currency exchange related consumer complaints. Whether it is an allegation of being short-changed, a problem concerning rates being charged or a lost money order, each complaint is investigated and resolved. The positive relationship the Division has established with the Currency Exchange Industry helps to ensure that the needs and concerns of the public are met.

FISCAL YEAR 1987 HIGHLIGHTS

- Director Fryzel authorized currency exchanges to sell Illinois hunting and fishing licenses.

- Director Fryzel authorized currency exchanges to offer Citicorp Express Money Services to their customers. Allows transmission of funds outside Illinois.

- Mr. Christopher J. Michas, a Chicago attorney, was appointed to the Board of Currency Exchange Advisors.

- Recognizing the need to adequately fund the Division to enable it to fulfill its regulatory responsibilities, the Illinois State Senate and State House passed and sent to the Governor for his signature, legislation raising various licensing and examination fees of Community Currency Exchanges. The amendment to the Act provides a 3-year phase-in of increases, and further mandates that each year the Director review the operation of the Division to determine if increases different than those provided are needed. It is to be noted that the Community Currency Exchange Industry also recognized the need for sufficient funding of the Division and did not oppose the increases.

- The liquidation of the Halsted-Archer Currency Exchange, Inc., begun October 23, 1981, was approved by the Circuit Court of Cook County and the sale closed June 19, 1987.

- During FY'87, the Currency Exchange Division processed 175 applications affecting Community Currency Exchanges which represents an 18% increase over the prior two fiscal periods. Fifty-five (55) of those applications were for new licenses to extend currency exchange services to more communities. As of June 30, 1987, there are 639 community currency exchanges and 522 ambulatory exchanges operating within the State of Illinois.

CURRENCY EXCHANGES IN LIQUIDATION

The following currency exchanges have gone out of business. Funds to cover their outstanding money orders are maintained in a bank account under the Director's jurisdiction. The account remains open a minimum of two years from the date of the exchange's closing. Any funds remaining in the account after that period are transferred to the Unclaimed Property Division under the

Uniform Disposition of Unclaimed Property Act. Exchanges in liquidation and the account balances as of June 30, 1987 are as follows:

Name of Currency Exchange, Bank and Date of Liquidation	Date and Amount Funds Deposited	Balance as of June 30, 1987
Lake-Marion Curr. Exch., Inc. Exchange National Bank August 14, 1985	$17,834.19 (08/16/85)	$ 2,922.41
Westchester Curr. Exch., Inc. Lincoln National Bank May 17, 1986	$ 460.50 (05/28/86)	$ 63.00
159th & Central C. E., Inc. Orland State Bank July 12, 1986	$ 218.45 (07/18/86)	$ 63.45
83rd & Kedzie Curr. Exch. Exchange National Bank August 16, 1986	$ 4,231.82 (09/03/86)	$ 4,215.82
All Service Curr. Exch. Manufacturers Bank September 1, 1986	$ 5,244.93 (09/11/86)	$ 5,199.93
Riverdale Curr. Exch., Inc. Exchange National Bank January 10, 1987	$ 9,463.38 (01/30/87)	$ 4,238.43
Hometown Curr. Exch., Inc. Lincoln National Bank March 4, 1987	$ 314.39 (03/21/87)	$ 194.89
Totals:	$37,767.66	$16,897.93

CONSUMER COMPLAINTS

One of the most important and primary jobs of the Currency Exchange Division is the handling of consumer complaints. The Chief Investigator works with the consumer and the currency exchange involved to help bring resolution to the problem. If the complaint is of a non-regulatory nature, the consumer is directed to the appropriate department or agency that can assist them. During FY'87, the Currency Exchange Division handled 107 complaints. Of this number, approximately 30% concerned money order problems, 20% license problems, 11% employee attitude problems, 10% utility bill problems, and 29% miscellaneous complaints.

TOTAL REVENUE RECEIVED

Revenue generated by the Currency Exchange Division is collected through examination fees, license fees, inspection fees, application fees, and fines. The following is a monthly breakdown of these revenues:

	FY'87	FY'86
July	$ 11,284.00	$ 7,775.00
August	10,535.00	17,706.00
September	11,777.00	7,832.00
October	12,934.00	15,081.00
November	73,625.00	92,026.00
December	25,998.00	7,075.00
January	13,670.00	14,674.00
February	10,834.00	17,725.00
March	20,456.00	16,975.00
April	7,675.00	18,375.00
May	12,600.00	7,309.00
June	15,225.00	15,500.00
Totals:	$226,613.00	$238,053.00

TOTAL REVENUE BY CATEGORY

COMMUNITY	FY'87	FY'86
Examination Fees	$113,650.00	$117,600.00
License Fees	67,450.00	70,100.00
Fines	17,250.00	19,600.00
Investigation Fees	13,000.00	10,400.00
Miscellaneous Fees	436.00	3,195.00
AMBULATORY		
License Fees	14,152.00	14,233.00
Inspection Fees	675.00	2,925.00
Totals:	$226,613.00	$238,053.00

RECORD AMOUNT OF UNCLAIMED PROPERTY COLLECTED BY THE CURRENCY EXCHANGE DIVISION

As an example of intra-departmental cooperation, the Currency Exchange Division processes the recording of unclaimed money orders. These money orders are more than seven years old and are discerned as a result of the Division's examination of currency exchanges. When remitted to the Unclaimed Property Division, the funds are held in custody by the State until such time as the owner or heir claims them. This procedure saves the currency exchange the time and expense of filling out an annual report, enables the Unclaimed Property Division to devote its examination energies to other areas and ensures the proper collection and recording of assets which fall under the Uniform Disposition of Unclaimed Property Act. Fiscal year 1987 represented the largest amount of unclaimed financial assets collected by the Currency Exchange Division.

FISCAL YEAR ENDING JUNE 30	UNCLAIMED PROPERTY
1987	$ 646,072.00
1986	394,705.00
1985	507,148.00
1984	475,100.00
1983	436,782.00
1982	468,010.00
1981	512,961.00
Total:	$3,440,778.00

COMMUNITY CURRENCY EXCHANGE
EXAMINATIONS COMPLETED

Working with a staff of seven (7) field examiners, the Currency Exchange Division conducted 740 examinations during FY'87. That total was comprised of statutorily mandated examinations, sales, liquidations, consolidations (mergers), and re-examinations of impaired currency exchanges.

	FY'87	FY'86
July	53	55
August	53	50
September	63	61
October	80	72
November	45	70
December	65	63
January	66	66
February	72	77
March	76	68
April	71	72
May	67	58
June	29	23
Totals:	740	735

COMMUNITY CURRENCY EXCHANGE
INDUSTRY CONSOLIDATED REVENUE FIGURES

	September 1986		September 1985	
	Consolidated Figures	Percent of Income	Consolidated Figures	Percent of Income
Check Cashing Fees	$58,054,505	67%	$53,177,015	67%
Money Order Fees	10,390,210	12%	9,778,432	12%
License Fees	9,621,125	11%	8,874,921	11%
Utilities Fees	2,263,346	3%	2,104,569	3%
Other Income	6,633,416	7%	5,546,526	7%
Totals:	$86,962,602	100%	$79,481,463	100%

(Figures are taken from the last two Annual Reports filed with the Department.)

COMMUNITY CURRENCY EXCHANGE
APPLICATION TRANSACTIONS

	New FY		Sales FY		Change of Locations FY		Name Change, Etc. FY		Total FY	
	87	86	87	86	87	86	87	86	87	86
July	3	2	3	3	6	1	1	5	13	11
August	2	3	4	1	2	1	2	7	10	12
September	3	2	22	2	2	1	1	3	28	8
October	4	7	3	4	1	3	0	8	8	22
November	1	4	6	4	4	2	1	3	12	13
December	5	1	3	3	3	1	1	2	12	7
January	5	2	11	4	3	1	0	6	19	13
February	11	2	3	5	4	4	1	7	19	18
March	7	2	4	5	2	0	5	5	18	12
April	6	4	7	4	1	1	0	1	14	10
May	4	4	2	1	3	2	0	9	9	16
June	4	2	6	4	1	3	3	3	14	12
Totals:	55	35	74	40	32	20	15	59	176	154

COMMUNITY CURRENCY EXCHANGE
APPLICATIONS - APPROVED

	New FY		Sales FY		Change of Locations FY		Name Change, Etc. FY		Total FY	
	87	86	87	86	87	86	87	86	87	86
July	0	0	1	3	6	2	1	2	8	7
August	2	1	3	3	3	0	6	3	14	7
September	0	2	14	2	3	1	2	8	19	13
October	1	7	7	4	2	0	0	2	10	13
November	3	3	5	3	2	3	2	4	12	13
December	3	1	12	0	3	0	0	2	18	3
January	1	1	1	4	4	2	0	8	6	15
February	1	2	3	5	2	1	2	5	8	13
March	3	1	4	5	5	4	4	5	16	15
April	3	1	7	3	1	1	0	4	11	9
May	11	2	5	3	1	1	0	3	17	9
June	5	3	4	2	1	0	0	8	10	13
Totals:	33	24	66	37	33	15	17	54	149	130

NEW COMMUNITY CURRENCY EXCHANGE LICENSES ISSUED FISCAL YEAR 1987

Twelve (12) licenses were issued this fiscal year to open new Community Currency Exchanges at specific locations.

Belmont-Central Curr. Exch., Inc.
3154 North Central Avenue
Chicago, Illinois 60634

Brickyard Curr. Exch., Inc.
2745 N. Narragansett Avenue
Chicago, Illinois 60639

Finley Road Curr. Exch., Inc.
2950 S. Finley Road - Unit 102
Downers Grove, Illinois 60515

Glen Ellyn Curr. Exch., Inc.
613 Roosevelt Road
Glen Ellyn, Illinois 60137

Harlem-Montrose Curr. Exch., Inc.
4429 N. Harlem Avenue
Norridge, Illinois 60656

New Riverdale Curr. Exch., Inc.
155½ W. 144th Street
Riverdale, Illinois 60627

103rd & Western Curr. Exch., Inc.
10324 S. Western Avenue
Chicago, Illinois 60643

Peoples Curr. Exch.
1901 W. Lincoln Avenue
Peoria, Illinois 61605

79th & Kedzie Curr. Exch.
3247 W. 79th Street
Chicago, Illinois 60652

Sibley Curr. Exch.
83 W. Sibley Boulevard
South Holland, Illinois 60473

Streator Curr. Exch.
112½ S. Vermillion Street
Streator, Illinois 61364

Towers Cal-Peterson C. E., Inc.
2718 W. Peterson Avenue
Chicago, Illinois 60659

AMBULATORY INSPECTIONS

An inspection involves the Division investigator being present on the premises of the employer at the time the check cashing is to take place in order to ensure that the service rendered is in accordance with the Rules and Regulations of the Department.

	FY'87	FY'86
July	0	0
August	0	0
September	0	67
October	0	42
November	0	19
December	0	53
January	22	114
February	4	68
March	0	0
April	0	0
May	24	123
June	55	46
Totals:	105	532

Public Act 83-1318 changed the statutory language from "the Director may at any time, and shall at least once a year inspect..." to "...the Director may conduct such examinations...".

This change enables the Division to test and determine compliance of ambulatory exchanges - and to examine further where necessary - while at the same time using our limited resources in areas where public funds demand more protection - community currency exchanges.

COMPARISON OF LICENSES ISSUED BY MONTH FOR AMBULATORY CURRENCY EXCHANGES

The Currency Exchange Division processes applications for new Ambulatory Currency Exchanges and each application is investigated by the Department. If the criteria under Section 4811 of the Currency Exchange Act is satisfied, a license is issued. The following is a list, by month, of ambulatory licenses issued for FY '87 and FY '86:

	FY '87	FY '86
July	4	0
August	1	3
September	9	2
October	1	1
November	8	2
December	2	6
January	1	4
February	2	2
March	3	5
April	3	3
May	9	5
June	0	6
Totals:	43	39

AMBULATORY CURRENCY EXCHANGE APPLICATIONS SUBMITTED/APPROVED

During the course of FY '87, the Currency Exchange Division approved a total of 43 applications for ambulatory currency exchange locations. Of the 51 submitted in FY '87, 84% were approved.

	SUBMITTED		APPROVED	
	FY '87	FY '86	FY '87	FY '86
July	3	2	4	0
August	7	2	1	2
September	3	1	9	2
October	6	2	1	1
November	5	4	8	2
December	1	10	2	6

January	2	2	1	4
February	6	4	2	2
March	2	3	3	5
April	8	5	3	3
May	5	5	9	5
June	3	14	0	6
Totals:	51	54	43	38

NEW AMBULATORY CURRENCY EXCHANGE LICENSES ISSUED FY '87

There were 43 new ambulatory currency exchange licenses issued in FY '87. The total number of ambulatory licenses active at the end of FY '87 was 522 as compared with 537 active licenses at the end of FY '86. The following is a listing of the ambulatory currency exchange licenses issued in FY '87:

NAME	ADDRESS	CITY
Admiral Tool & Mfg. Co.	3700 N. Talman Avenue	Chicago
Akers Pachaging Service, Inc.	1037 E. 87th Street	Chicago
Archibald Candy Corp.	1137 W. Jackson Boulevard	Chicago
Beltone Electronics Corp.	4200 W. Victoria Street	Chicago
Best Cutting Die Co.	8080 N. McCormick Road	Skokie
Carlton House	725 W. Montrose Avenue	Chicago
Chicago Transit Authority	2684 N. Clark Street	Chicago
Chicago Transit Authority	329 E. 61st Street	Chicago
Chicago Transit Authority	3900 W. Maypole Avenue	Chicago
David Berg & Co.	163-167 South Water Market	Chicago
E. Z. Por. Corp.	1500 S. Wolf Road	Wheeling
Eiki International, Inc.	2230 Brummer Place	Evanston
Enco Mfg. Co.	5008 W. Bloomingdale Ave.	Chicago
Hinsdale Hospital	120 N. Oak Street	Hinsdale
Hydraulics Inc./Mail Sort Chicago	6663 Howard Street	Niles
ITT McDonnell & Miller	3500 N. Spaulding Avenue	Chicago
Joanna-Western Mills	2141 S. Jefferson Street	Chicago
Just Mfg. Co.	9233 King Street	Franklin Park
Lamination Specialties, Inc.	235 N. Artesian Avenue	Chicago
Lamination Specialties, Inc.	315 N. Oakley Boulevard	Chicago
Lincoln West Medical Center	2544 W. Montrose Avenue	Chicago
Lyphomed, Inc.	10401 West Touhy	Rosemont
Major Reflector Products	455 Academy Drive	Northbrook
Maurice Sporting Goods, Inc.	1825 Shermer Road	Northbrook
Milani Foods, Inc.	2150 N. 15th Avenue	Melrose Park
Motorola, Inc.	1501 W. Shure Drive	Arlington Heights
N.S.C. Electronics/Wall-Able Mfg. Co./Blair Mfg.	2201 Landmeier	Elk Grove Village
National Adhesives	3641 S. Washtenaw	Chicago
Nelson Brothers Furniture	2750 W. Grand Avenue	Chicago
Peerless Products, Inc.	5544 W. Armstrong Avenue	Chicago
Phillip Industries, Inc.	5410 W. Roosevelt Road	Chicago
Precision Carbide Tool Co., Inc.	7450 N. Natchez Avenue	Niles

NAME	ADDRESS	CITY
Premier Technology	759 Industrial Drive	Bensenville
Pride Container	4545 W. Palmer Street	Chicago
Production Metal Products	548 N. Sacramento Avenue	Chicago
Pyle-National Co.	1334 N. Kostner Avenue	Chicago
Raymond Foods, Inc.	7540 N. Croname Road	Niles
Rush Presbyterian St. Lukes Medical Center	1700 W. Van Buren Street	Chicago
Steiner Electric Co.	1250 Touhy Avenue	Elk Grove Village
Stinsonite Products Div. of Amerace Corp.	7542 N. Natchez Avenue	Niles
United Airlines, Inc.	1501 Mittel Boulevard	Wooddale
Wagner Juice Co.	1331 S. 55th Court	Cicero
Walgreen Laboratory	3532 W. 47th Place	Chicago

DIRECTORY
COMMUNITY CURRENCY EXCHANGES

CITY	LICENSEE		ZIP CODE
CHAMPAIGN COUNTY			
Champaign	Illini Curr. Exch., Inc.	607 E. Green Street	61820
COOK COUNTY			
Alsip	Alsip Currency Exchange	11618-B S. Crawford Ave.	60658
Arlington Heights	Arlington Hts. Curr. Exch., Ltd.	6 W. Campbell Street	60005
Bellwood	St. Charles Rd. Curr. Exch., Inc.	2801 St. Charles Road	60104
Berwyn	Berwyn Curr. Exch., Inc.	6232 W. Cermak Road	60402
	Berwyn Plaza Curr. Exch., Inc.	6917 W. Ogden Avenue	60402
	Cermak Plaza Curr. Exch., Inc.	7183 Cermak Plaza	60402
Blue Island	Blue Island Curr. Exch., Inc.	2408 W. Vermont Street	60406
Bridgeview	Southfield Curr. Exch.	8713 S. Harlem Avenue	60455
Broadview	Broadview Curr. Exch., Inc.	1722 Roosevelt Road	60155
Brookfield	New Brookfield Curr. Exch., Inc.	9450 W. Ogden Avenue	60513
Buffalo Grove	Buffalo Grove Curr. Exch., Inc.	1405 W. Dundee Road	60090
Burbank	Garden Gate Curr. Exch., Inc.	7911 S. Narragansett Ave.	60459
	State Road Curr. Exch.	6322 W. 87th Street	60459
Calumet City	Cal-City Curr. Exch., Inc.	1674 Dolton Road	60409
	Calumet City Curr. Exch., Inc.	592 Burham Avenue	60643
Calumet Park	Cal Park Curr. Exch., Inc.	1431 W. 127th Street	60643
Chicago	#4 HGF, Inc.	3932 S. Wentworth Ave.	60609
	#1 Local Curr. Exch., Inc.	3209 N. Elston Avenue	60618
	#10 Check Agencies, Inc.	6250 S. M. L. King Drive	60637
	#12 Check Agencies, Inc.	600 S. Pulaski Road	60624
	#2 H.G.F., Inc.	301 W. 47th Street	60609
	#30 Check Exchange, Inc.	201 E. 71st Street	60619
	ABC Curr. Exch., Ltd.	4125 S. State Street	60609
	Ace Curr. Exch., Inc.	2200 W. Taylor Street	60612
	Acme Curr. Exch., Inc.	212 W. Washington Street	60606
	Addison-Central Curr. Exch., Co.	3656 N. Central Avenue	60634
	Addison-Lincoln Curr. Exch., Inc.	1812 W. Addison Street	60613
	Addison-Western Curr. Exch., Inc.	3751 N. Western Avenue	60618
	Albany Park Curr. Exch. #2, Inc.	4752 N. Pulaski Road	60630
	Archer-Austin Curr. Exch.	6140 Archer Avenue	60638
	Archer-Cicero Curr. Exch.	5354½ S. Archer Avenue	60632
	Archer Curr. Exch., Inc.	4004 S. Archer Avenue	60632
	Archer-43rd at Troy Curr. Exch.	4312 Archer Avenue	60632
	Archer-Harlem Curr. Exch., Inc.	7121 W. Archer Avenue	60638
	Archer-Nash Curr. Exch., Inc.	6611 W. Archer Avenue	60638
	Archer-Throop Curr. Exch.	2807 S. Archer Avenue	60608
	Argyle Curr. Exch., Inc.	1105 W. Argyle Avenue	60640
	Armitage at Grand Curr. Exch., Inc.	5054 W. Armitage Avenue	60639
	Armitage-California Curr. Exch.	2759 W. Armitage Avenue	60647
	Armitage-Kedzie Curr. Exch., Ltd.	3200 W. Armitage Avenue	60647
	Armitage-Racine Curr. Exch., Inc.	1166 W. Armitage Avenue	60614
	Arrow Curr. Exch., Inc.	2149½ W. Cermak Road	60608
	Ashland at 47th Curr. Exch., Inc.	4655 S. Ashland Avenue	60609

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	Ashland-Diversey Curr. Exch., Inc.	2753 N. Ashland Avenue	60614
	Ashland-51st Money Exch., Inc.	5105 S. Ashland Avenue	60609
	Ashland & 42nd Curr. Exch., Inc.	4200 S. Ashland Avenue	60609
	Ashland-Irving Park C. E., Inc.	3959 N. Ashland Avenue	60613
	Ashland & 21st St. C. E., Inc.	2023 S. Ashland Avenue	60608
	Atlas Curr. Exch., Inc.	2004 W. Armitage Avenue	60647
	Austin Chicago Curr. Exch.	5946 W. Chicago Avenue	60651
	Azteca Curr. Exch., Inc.	4327 W. 26th Street	60623
	AZ Zenith Curr. Exch., Inc.	1938 W. North Avenue	60622
	Belmont-Broadway Curr. Exch., Inc.	3176 N. Broadway Street	60657
	Belmont-Central Curr. Exch., Inc.	3154 N. Central Avenue	60634
	Belmont-Oakley Curr. Exch., Inc.	2300 W. Belmont Avenue	60618
	Bel-Oak Curr. Exch., Inc.	6737 W. Belmont Avenue	60634
	Berwyn-Broadway Curr. Exch.	1135 W. Berwyn Avenue	60640
	Bonibill Curr. Exch., Inc.	1856 W. Pershing Road	60609
	Brickyard Curr. Exch., Inc.	2745 N. Narragansett Ave.	60639
	Bridgeport Curr. Exch., Inc.	748 W. 35th Street	60616
	Broadway-Irving Curr. Exch., Inc.	3951 N. Broadway Avenue	60613
	Broadway-Montrose Curr. Exch., Inc.	1002 W. Montrose Avenue	60613
	Bryn Mawr L. Curr. Exch., Inc.	1127 W. Bryn Mawr Avenue	60640
	C & A Curr. Exch., Inc.	1950 N. Cicero Avenue	60639
	California-Madison C. E., Inc.	2746 W. Madison Street	60612
	California-Milwaukee Curr. Exch.	2308 N. Milwaukee Avenue	60647
	California-63rd Curr. Exch., Inc.	2749 W. 63rd Street	60629
	Cal-Touhy Curr. Exch., Inc.	2829 W. Touhy Avenue	60645
	Calumet Curr. Exch., Inc.	8705 S. Commercial Avenue	60617
	Canal-Van Buren Curr. Exch., Inc.	510 W. Van Buren Street	60607
	Cash It Here Inc. #1	1214 N. Ashland Avenue	60622
	Cash It Here Inc. #2	3837 N. Broadway Street	60613
	Cash It Here Inc. #3	824 W. Belmont Avenue	60657
	Cash It Here Inc. #6	3173 N. Lincoln Avenue	60657
	Central-Fullerton C. E., Inc.	5550 W. Fullerton Avenue	60639
	Central Park & 16th C. E., Inc.	3616 W. 16th Street	60623
	Cermak-Central Park C. E., Inc.	3609 W. Cermak Road	60623
	Cermak-Halsted Curr. Exch., Inc.	2145 S. Halsted Street	60608
	Champlain & 47th C. E., Inc.	622 E. 47th Street	60653
	Chap Curr. Exch., Inc.	555 W. 31st Street	60616
	Chicago-Cicero Curr. Exch., Inc.	759 N. Cicero Avenue	60651
	Chicago-Crawford C. E., Inc.	801 N. Pulaski Road	60651
	Chicago Curr. & Check Exch., Inc.	4463 W. Lawrence Avenue	60630
	Chicago-Grand Curr. Exch., Inc.	2934 W. Grand Avenue	60622
	Chicago-Kedzie Curr. Exch. Corp.	801 N. Kedzie Avenue	60651
	Chicago-Ridgeway Curr. Exch. Corp.	3721½ W. Chicago Avenue	60651
	Chicago-Rush Curr. Exch., Inc.	62 E. Chicago Avenue	60611
	Chicago-Sedgwich Curr. Exch., Inc.	370 W. Chicago Avenue	60610
	Chicago-Western Curr. Exch., Inc.	738 N. Western Avenue	60612
	Cicero-Belmont Curr. Exch., Inc.	4764 W. Belmont Avenue	60641
	Cicero & 47th Curr. Exch., Inc.	4628 S. Cicero Avenue	60638
	Cicero-Irving Curr. Exch., Inc.	3942 N. Cicero Avenue	60641
	Cicero-Jackson Curr. Exch., Inc.	301 S. Cicero Avenue	60644
	Cicero-Lake Curr. Exch., Inc.	352 N. Cicero Avenue	60644

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Chicago	Cicero-Madison Curr. Exch., Inc.	6 S. Cicero Avenue	60644
	Civic Opera House C. E., Inc.	30 N. Wacker Drive	60606
	Clark-Devon Curr. Exch., Inc.	6337 N. Clark Street	60660
	Clark-Diversey Curr. Exch., Inc.	2735 N. Clark Street	60614
	Clark-Harrison Curr. Exch., Inc.	533 S. Clark Street	60605
	Clark & Ridge C. E. #7, Inc.	5918 N. Clark Street	60660
	Clark-Sheffield Curr. Exch.	3420 N. Clark Street	60657
	Clearing Curr. Exch., Inc.	6344 S. Central Avenue	60638
	Colonial Curr. Exch., Inc.	12719 S. Halsted Street	60628
	Columbia Curr. Exch., Inc.	2136 S. Indiana Ave.	60616
	Commercial Curr. Exch., Inc.	3363 W. North Avenue	60647
	Concourse Curr. Exch.	116 N. Canal Street	60606
	Continental Curr. Exch., Inc.	2204 S. Pulaski Road	60623
	Cornell Money Order Agency, Inc.	1857 W. 51st Street	60609
	Cottage Curr. Exch., Inc.	748 E. 43rd Street	60653
	Cottage-83rd Curr. Exch., Inc.	8237 S. Cottage Grove Ave.	60619
	Cottage-47th Curr. Exch., Inc.	4638 S. Cottage Grove Ave.	60615
	Cottage Grove-93rd C. E., Inc.	9307 S. Cottage Grove Ave.	60619
	County Curr. Exch., Inc.	1923 W. Ogden Avenue	60612
	Crest Curr. Exch., Inc.	5306 Milwaukee Avenue	60630
	Crestline Manor Curr. Exch.	4018 W. 79th Street	60652
	Damen-Division Money Exch., Inc.	2001 W. Division Street	60622
	Damen-Farragut Curr. Exch., Inc.	5232 N. Damen Avenue	60625
	Damen-Roscoe Curr. Exch., Inc.	2004 W. Roscoe Street	60618
	Dayton Curr. Exch., Inc.	3960 S. Cottage Grove Ave.	60653
	Devon-Western Curr. Exch., Inc.	2350 W. Devon Avenue	60645
	Diversey-Damen Curr. Exch., Inc.	1970 W. Diversey Parkway	60614
	Diversey-Kedzie Curr. Exch., Inc.	3156 W. Diversey Parkway	60647
	Diversey-Kostner Check Cashers	4359 W. Diversey Parkway	60639
	Diversey-Laramie Curr. Exch.	5210½ W. Diversey Avenue	60639
	Diversey-Southport C. E., Inc.	1356 W. Diversey Parkway	60614
	Division-California C. E., Inc.	2745 W. Division Street	60625
	Division-Campbell C. E., Inc.	2501 W. Division Street	60622
	Division-Central C. E., Inc.	5600 W. Division Street	60651
	Division Clark Curr. Exch.	113 W. Division Street	60610
	Division-Clybourn C. E., Ltd.	460 W. Division Street	60610
	Division-Kostner C. E., Inc.	4357 W. Division Street	60651
	Division-Spaulding C. E., Inc.	3305 W. Division Street	60651
	Division-Wells Curr. Exch., Inc.	1145 N. Wells Street	60610
	East Side Curr. Exch.	10108 S. Ewing Avenue	60617
	Eastwood-Rockwell C. E., Inc.	4652 N. Rockwell Avenue	60625
	Economy Curr. Exch., Ltd.	747 W. Armitage Avenue	60614
	Eddy Curr. Exch., Inc.	3527 N. Southport Avenue	60657
	Elston-Cortland Curr. Exch., Inc.	1836 N. Elston Avenue	60622
	Elston-Damen Curr. Exch., Inc.	2378 N. Elston Avenue	60614
	Elston-Kedzie Curr. Exch., Inc.	3547 N. Elston Avenue	60618
	Fairfield Curr. Exch., Inc.	2560 W. Cermak Road	60608
	Federal Curr. Exch., Inc.	744 N. Damen Avenue	60622
	F N & A Curr. Exch., Inc.	5913 S. Ashland Avenue	60636
	Foster Park Curr. Exch., Inc.	8252 S. Ashland Avenue	60620
	Fullerton-Cicero Curr. Exch.	2324 N. Cicero Avenue	60639

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	Fullerton-Keeler Curr. Exch., Inc.	4217 W. Fullerton Avenue	60639
	Fullerton Kimball C. E., Inc.	3408 W. Fullerton Avenue	60647
	Garfield-Indiana Curr. Exch., Inc.	5500 S. Michigan Avenue	60637
	GGG Curr. Exch., Inc.	1559 S. Pulaski Road	60623
	Grand-Ashland Check Cashiers, Inc.	504 N. Ashland Avenue	60622
	Grand-Austin Curr. Exch., Inc.	5958 W. Grand Avenue	60639
	Grand-Hamlin Curr. Exch., Inc.	3746 W. Grand Avenue	60651
	Grand-Milwaukee-Halsted C.E., Inc.	732 W. Grand Avenue	60610
	Grand-Racine Curr. Exch., Inc.	1207 W. Grand Avenue	60622
	Grand & State Curr. Exch., Inc.	9 W. Grand Avenue	60610
	Grand-Western Curr. Exch., Inc.	2355 W. Grand Avenue	60612
	Great Lakes Curr. Exch., Inc.	832 W. Fullerton Avenue	60614
	Great Northern Curr. Exch., Inc.	1017 W. Belmont Avenue	60657
	Gresham Curr. Exch., Inc.	915½ W. 87th Street	60620
	Halsted-55th Curr. Exch., Inc.	5450 S. Halsted Street	60609
	Halsted-51st Curr. Exch., Inc.	5058 S. Halsted Street	60609
	Halsted & Jackson C. E., Inc.	230 S. Halsted Street	60607
	Halsted & Root Curr. Exch., Inc.	4141 S. Halsted Street	60609
	Halsted-74th Curr. Exch.	7356-58 S. Halsted Street	60621
	Halsted-69th Curr. Exch., Inc.	6903 S. Halsted Street	60621
	Harlem-Foster Curr. Exch., Inc.	7218-A W. Foster Avenue	60656
	Harlem-Irving Curr. Exch., Inc.	7239 W. Irving Park Road	60634
	Harper Court Curr. Exch., Inc.	5222½ S. Harper Avenue	60615
	Harrison-California C. E., Inc.	2801 W. Harrison Street	60612
	Harrison-Canal Curr. Exch., Inc.	516 W. Harrison Street	60607
	Harrison-Kedzie C. E. II, Inc.	736 S. Kedzie Avenue	60612
	Harrison-Laramie Curr. Exch., Inc.	524 S. Laramie Avenue	60644
	Harvard & 63rd Curr. Exch., Inc.	319 W. 63rd Street	60621
	Hegewisch Curr. Exch., Inc.	13412 S. Brandon Avenue	60633
	Home Curr. Exch., Inc.	1825 S. Blue Island Ave.	60608
	Howard-Paulina Curr. Exch., Inc.	1643 W. Howard Street	60626
	Howard-Western Curr. Exch., Inc.	7537 N. Western Avenue	60645
	Humboldt Park Curr. Exch., Inc.	1551 N. California Ave.	60622
	Illinois Center Curr. Exch., Inc.	100 W. Randolph Street	60601
	Independence-Roosevelt C.E., Inc.	3717 W. Roosevelt Road	60624
	Irving-Kedzie Curr. Exch., Inc.	3158 W. Irving Park Road	60618
	Jackson Curr. Exch. Corp.	6701 S. Damen Avenue	60636
	Jackson Curr. Exch. Corp. #2	1943 W. 79th Street	60620
	Jackson & State Curr. Exch., Inc.	19 W. Jackson Boulevard	60604
	JP Curr. Exch., Inc.	3958 W. Jackson Boulevard	60624
	Kedzie-Cermak Curr. Exch., Inc.	2210 S. Kedzie Avenue	60623
	Kedzie-Lawrence Curr. Exch., Inc.	4752 N. Kedzie Avenue	60625
	Kedzie-Madison Curr. Exch., Inc.	11 S. Kedzie Avenue	60612
	Kedzie-North Curr. Exch., Inc.	3200 W. North Avenue	60647
	Kedzie-Ogden Curr. Exch., Inc.	3150 W. Ogden Avenue	60623
	Kedzie-103rd St. Curr. Exch., Inc.	3211 W. 103rd Street	60655
	Kedzie-31st Curr. Exch., Inc.	3045 S. Kedzie Avenue	60623
	Kedzie-Wilson Curr. Exch., Inc.	4551 N. Kedzie Avenue	60625
	Kilbourn & Armitage C. E., Inc.	4459 W. Armitage Avenue	60639
	Kimball-Lawrence C. E., Inc.	3421 W. Lawrence Avenue	60625
	Klug Curr. Exch., Inc.	5356 N. Clark Street	60640

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	Kostner-16th Curr. Exch., Inc.	4358 W. 16th Street	60623
	L & LB Curr. Exch., Inc.	1599 N. Clybourn Avenue	60622
	Lake-California C. E., Inc.	2757 W. Lake Street	60612
	Lake Curr. Exch., Inc.	3204 W. Lake Street	60624
	Lake-Halsted Curr. Exch., Inc.	182 N. Halsted Street	60606
	Lake Laramie Check Cashers, Inc.	5157 W. Lake Street	60644
	Lake Meadows Curr. Exch., Inc.	3477 S. M. L. King Drive	60616
	Lake-Western Curr. Exch., Inc.	2351 W. Lake Street	60612
	Laramie-Division Curr. Exch., Inc.	5152 W. Division Street	60651
	Laramie-North Curr. Exch., Inc.	5200 W. North Avenue	60639
	Lawn Manor Curr. Exch., Inc.	6252 S. Kedzie Avenue	60629
	Lawrence-Broadway C. E., Inc.	1115 W. Lawrence Avenue	60640
	Lawrence-Damen Curr. Exch., Inc.	4753 N. Damen Avenue	60625
	Liberty Curr. Exch., Inc.	3653 E. 106th Street	60617
	Lincoln Avenue Curr. Exch.	5641 N. Lincoln Avenue	60659
	Lincoln-Foster Curr. Exch., Inc.	5118 N. Lincoln Avenue	60625
	Lincoln-George Curr. Exch., Inc.	2900 N. Lincoln Avenue	60657
	Lincoln-Lawrence Curr. Exch., Inc.	4758 N. Lincoln Avenue	60625
	Lincoln Village Curr. Exch., Inc.	6109-B N. Lincoln Avenue	60659
	Loganite Curr. Exch., Inc.	2821 N. Milwaukee Avenue	60618
	Logan Square Curr. Exch., Inc.	2569 N. Milwaukee Avenue	60647
	Loyola "L" Curr. Exch., Inc.	6542 N. Sheridan Road	60626
	Madison-Central Curr. Exch., Inc.	5628 W. Madison Street	60644
	Madison-Damen Curr. Exch., Ltd.	1960 W. Madison Street	60612
	Madison-Laramie Curr. Exch.	5156 W. Madison Street	60644
	Madison-Morgan Curr. Exch., Inc.	1011 W. Madison Street	60607
	Madison-Pulaski Curr. Exch., Inc.	3938 W. Madison Street	60624
	Madison-Racine Curr. Exch., Inc.	1152 W. Madison Street	60607
	Madison-Whipple Curr. Exch., Inc.	3022 W. Madison Street	60612
	Merchants Curr. Exch. #2	111 W. Washington Street	60602
	MFT Corp. d/b/a 39th & King Dr.C.E.	3901 S. M. L. King Drive	60653
	Michigan Ave. & 114th C. E., Inc.	11415 S. Michigan Avenue	60628
	Michigan & 119th Curr. Exch., Inc.	11915 S. Michigan Avenue	60628
	Michigan & 103rd Curr. Exch., Inc.	10251 S. Michigan Avenue	60628
	Michigan-Randolph C. E., Inc.	151 N. Michigan Avenue	60601
	Mid City Curr. Exch., Inc.	3565 W. Armitage Street	60647
	Milwaukee-Addison C. E., Inc.	3589 N. Milwaukee Avenue	60641
	Milwaukee-Montrose C. E., Inc.	5033 W. Montrose Avenue	60641
	Milwaukee Ogden Curr. Exch., Inc.	780 N. Milwaukee Avenue	60622
	Milwaukee-Pulaski C. E., Inc.	3325 N. Pulaski Road	60641
	Milwaukee-Western C. E., Inc.	1955 N. Western Avenue	60647
	Modaco, Inc. d/b/a 26th & State CE	20 E. 26th Street	60616
	Modern Curr. Exch., Inc.	4315 N. Central Avenue	60634
	Money Corner Curr. Exch., Inc.	2430 W. 59th Street	60629
	Montrose & Elston Curr. Exch., Inc.	4359 N. Elston Avenue	60641
	Montrose-Kimball C. E. #4, Inc.	3345 W. Montrose Avenue	60618
	Montrose-Ravenswood C. E., Inc.	1808 W. Montrose Avenue	60610
	Morgan Park Curr. Exch., Inc.	1977 W. 111th Street	60643
	Morse Ave. Curr. Exch., Inc.	1356 W. Morse Avenue	60626
	New Archer-Halsted C. E., Inc.	2497 S. Archer Avenue	60616
	New Belmont-Milwaukee C. E., Inc.	3909 W. Belmont Avenue	60618

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Chicago	New Broadway-Cornelia C. E., Inc.	3477 N. Broadway Street	60657
	New Chicago-Clark C. E., Inc.	106 W. Chicago Avenue	60610
	New Clark-Morse C. E., Inc.	6954 N. Clark Street	60626
	New Damen-Grand C. E., Inc.	2003 W. Grand Avenue	60612
	New Devon-Central C. E., Inc.	5429 W. Devon Avenue	60646
	New Diversey-California C. E.	2819 W. Diversey Avenue	60647
	New Division-Dearborn C. E., Inc.	43 W. Division Street	60610
	New Division-Pulaski C. E., Inc.	1161 N. Pulaski Road	60651
	New Granville Broadway C. E.	1135 W. Granville Avenue	60660
	New Homan-Jackson C. E., Inc.	3355 W. Jackson Blvd.	60624
	New Irving-Austin C. E., Inc.	6000 W. Irving Park Road	60634
	New Irving Park-Elston C. E., Inc.	3555 W. Irving Park Road	60618
	New Lake-Central C. E., Inc.	338½ N. Central Avenue	60644
	New Lake-Wabash C. E., Inc.	61 E. Lake Street	60601
	New Lincoln-Fullerton C. E., Inc.	2410 N. Lincoln Avenue	60614
	New Madison Curr. Exch., Inc.	1664 W. Madison Street	60612
	New Madison State C. E., Inc.	7 W. Madison Street	60602
	New Mt. Greenwood C. E., Inc.	11023 S. Kedzie Avenue	60655
	New Pulaski-Diversey C. E., Inc.	2739 N. Pulaski Road	60647
	New Pulaski-Fullerton C. E., Inc.	4001 W. Fullerton Avenue	60639
	New Racine-Taylor C. E., Inc.	1153 W. Taylor Street	60607
	New Roosevelt Curr. Exch., Inc.	1537 W. Roosevelt Road	60608
	New Rush Curr. Exch., Inc.	941 N. Rush Street	60611
	New Van Buren-Wells C. E., Inc.	206 W. Van Buren Street	60607
	New Wilson-Western Curr. Exch.	4604 N. Western Avenue	60625
	New Woodlawn Curr. Exch., Inc.	1520 E. 63rd Street	60637
	New 8th-Wabash Curr. Exch., Inc.	704 S. Wabash Avenue	60605
	New 18th & Halsted C. E., Inc.	1818 S. Halsted Street	60608
	New 85th & Burley C. E., Inc.	8501 S. Burley Avenue	60617
	New 51st & King Drive C. E., Inc.	5050 S. M. L. King Drive	60615
	New 51st & Princeton C. E., Inc.	256 W. 51st Street	60609
	New 51st & State C. E., Inc.	5105 S. State Street	60615
	New 59th & State C. E., Inc.	5919 S. State Street	60624
	New 75th & Exchange C. E., Inc.	2640 E. 75th Street	60649
	New 79th & Exchange C. E., Inc.	2935 E. 79th Street	60649
	New 6311 Cottage Grove C. E., Inc.	6311 S. Cottage Grove Ave.	60637
	New 69th & Racine C. E., Inc.	6900 S. Racine Avenue	60636
	New 35th & Indiana C. E., Inc.	126 E. 35th Street	60616
	New 13th & Michigan C. E., Inc.	1308 S. Michigan Avenue	60605
	North at Grand Curr. Exch., Inc.	4343 W. North Avenue	60639
	North & Austin Curr. Exch., Inc.	6006½ W. North Avenue	60639
	North Ave.-Ashland C. E., Inc.	1604 W. North Avenue	60622
	North Ave.-Sedgwick C. E., Inc.	407 W. North Avenue	60610
	Northcenter Curr. Exch.	4002 N. Lincoln Avenue	60618
	North-Central Curr. Exch., Inc.	5549 W. North Avenue	60639
	North Cicero Curr. Exch., Inc.	1549 N. Cicero Avenue	60651
	North & Damen Curr. Exch., Inc.	1568 N. Damen Avenue	60622
	North-Pulaski Curr. Exch., Inc.	4009 W. North Avenue	60639
	North & Rockwell C. E. #5, Inc.	2557 W. North Avenue	60647
	North State St. C. E., Inc.	834 N. State Street	60610
	North & Western Curr. Exch., Inc.	1555 N. Western Avenue	60622

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	Norwood Park Curr. Exch., Inc.	6130 Northwest Highway	60631
	Ogden-California C. E., Inc.	2600 W. Ogden Avenue	60608
	Ogden-North Curr. Exch., Inc.	541 W. North Avenue	60610
	O'Hare Airport Curr. Exch., Inc.	O'Hare Hilton Hotel	60666
	Park West Curr. Exch., Inc.	444 W. Fullerton Ave.	60614
	Personal Service C. E. #2, Ltd.	1556 W. 35th Street	60609
	PMG 47th-Racine C. E., Inc.	1213 W. 47th Street	60609
	Publix Curr. Exch., Inc.	2102 N. Clark Street	60614
	Pulaski-Archer Curr. Exch.	4932½ S. Pulaski Road	60632
	Pulaski & Armitage Curr. Corp.	2004 N. Pulaski Road	60639
	Pulaski-Lake Curr. Exch., Inc.	264 N. Pulaski Road	60624
	Racine & 83rd Curr. Exch., Inc.	8260 S. Racine Avenue	60620
	Racine-59th Curr. Exch., Inc.	5901 S. Racine Avenue	60636
	Racine-74th Curr. Exch., Inc.	7349 S. Racine Avenue	60636
	Racine & 79th Curr. Exch., Inc.	7900 S. Racine Avenue	60620
	Racine & 63rd Curr. Exch., Inc.	1200½ W. 63rd Street	60636
	Randolph-Clark Curr. Exch., Inc.	78 W. Randolph Street	60601
	Randolph-LaSalle C. E., Inc.	188 W. Randolph Street	60601
	Randolph-State Curr. Exch., Inc.	22 W. Randolph Street	60601
	Ravenswood-Wilson C. E., Inc.	1771-A Wilson Avenue	60653
	Roosevelt-California C. E., Inc.	2806 W. Roosevelt Road	60612
	Roosevelt-Damen Curr. Exch.	2009 W. Roosevelt Road	60608
	Roosevelt-Kedzie C. E., Inc.	1219 S. Kedzie Avenue	60623
	Roosevelt-Pulaski C. E., Inc.	4003 W. Roosevelt Road	60624
	Roosevelt-Racine C. E., Inc.	1233 W. Roosevelt Road	60608
	Roosevelt-Wabash C. E., Inc.	32 E. Roosevelt Road	60605
	Roosevelt & Western C. E., Inc.	1143 S. Western Avenue	60612
	Savoy Curr. Exch., Inc.	4333 W. Madison Street	60624
	Schrik Curr. Exch., Inc.	5135 W. Chicago Avenue	60651
	Scottsdale Curr. Exch., Inc.	7935 S. Cicero Avenue	60652
	Security Curr. Exch. Co. #6	1634 W. Chicago Avenue	60622
	Sheridan "L" Curr. Exch.	3952 N. Sheridan Road	60613
	Sheridan Wilson C. E., Inc.	4604 N. Sheridan Road	60640
	South Chicago Curr. Exch. Co.	3007 E. 92nd Street	60617
	Southport Curr. Exch., Inc.	2153 N. Southport Avenue	60614
	South Shore Curr. Exch., Inc.	2110 E. 71st Street	60649
	Southwest Curr. Exch., Inc.	3457 W. 63rd Street	60629
	Steel City Curr. Exch., Inc.	2433 E. 79th Street	60649
	Stony Island Curr. Exch., Inc.	6700 S. Stony Island Ave.	60649
	Stony Island & 79th C. E., Inc.	1642 E. 79th Street	60649
	Towers Cal-Peterson C. E., Inc.	2718 W. Peterson Street	60659
	Towers 59th & Halsted C. E., Inc.	5859 S. Halsted Street	60621
	Towers 59th & Wentworth C.E., Inc.	5907 S. Wentworth Ave.	60621
	Upper Mart Curr. Exch., Inc.	Rm. 200 Mdse. Mart Plaza	60654
	Upper Michigan Curr. Exch., Inc.	513 N. Rush Street	60611
	Uptown Curr. Exch., Inc.	4620 N. Broadway Ave.	60640
	Van Buren & Ashland Curr. Exch.	1646 W. Van Buren Street	60612
	Van Buren-Wabash Curr. Exch.	424 S. Wabash Avenue	60605
	Vernon Curr. Exch., Inc.	2913 S. Vernon Avenue	60616
	Vincennes Curr. Exch., Inc.	7526 S. Vincennes Ave.	60620
	Vincennes & 79th C. E., Inc.	353 W. 79th Street	60620

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Chicago	Wabash-Adams Curr. Exch., Inc.	203 S. Wabash Avenue	60604
	Wabash-Wacker Curr. Exch.	205 N. Wabash Avenue	60601
	Washington-Wabash C. E., Inc.	55 E. Washington Street	60602
	Wentworth-26th Curr. Exch., Inc.	2608 S. Wentworth Ave.	60616
	Western-Elston Curr. Exch., Inc.	2802 N. Western Avenue	60618
	Western-Fullerton C. E., Inc.	2321 N. Western Avenue	60647
	Western-Madison Curr. Exch., Inc.	2332 W. Madison Street	60612
	Western-Polk Curr. Exch., Inc.	723 S. Western Avenue	60612
	Western-79th Curr. Exch., Inc.	2417½ W. 79th Street	60652
	Westlawn Curr. Exch., Inc.	4021 W. 63rd Street	60629
	Wilson-Kenmore Curr. Exch., Inc.	1029 W. Wilson Avenue	60640
	Wilson-Racine Curr. Exch., Inc.	1138 W. Wilson Avenue	60640
	Write On Curr. Exch., Inc.	305½ E. Garfield Blvd.	60637
	13 W. Washington C. E., Inc.	13 W. Washington Street	60602
	16th & Homan Curr. Exch., Inc.	1559 S. Homan Avenue	60623
	18th & Ashland Curr. Exch., Inc.	1725 S. Ashland Avenue	60608
	18th & Wabash Curr. Exch., Inc.	1800 S. Wabash Avenue	60616
	26th & Central Park C. E., Inc.	3540 W. 26th Street	60623
	26th & Kedzie Curr. Exch., Inc.	3221 W. 26th Street	60623
	26th & Pulaski Curr. Exch., Inc.	4004 W. 26th Street	60623
	26th & Western Curr. Exch.	2538 S. Western Avenue	60608
	31st & Morgan Check Cashers, Inc.	906 W. 31st Street	60608
	31st & Pulaski Curr. Exch.	3105 S. Pulaski Road	60623
	31st-Wells Curr. Exch., Inc.	243 W. 31st Street	60614
	35th & Western Curr. Exch.	3452 S. Western Avenue	60608
	37th St. Curr. Exch., Inc.	614 W. 37th Street	60609
	38th & Kedzie Curr. Exch. Corp.	3807 S. Kedzie Avenue	60632
	43rd & Ellis Curr. Exch., Inc.	1007 E. 43rd Street	60653
	43rd & Indiana Curr. Exch., Ltd.	200 E. 43rd Street	60653
	4335 W. Roosevelt Rd. C. E., Inc.	4335 W. Roosevelt Road	60624
	47th & Calumet Curr. Exch., Inc.	310 E. 47th Street	60653
	47th & Drexel Curr. Exch., Inc.	910 E. 47th Street	60653
	47th & Halsted Check Cashiers, Inc	4651 S. Halsted Street	60609
	4750 N. Kimball Ave. C. E., Inc.	4750 N. Kimball Avenue	60625
	47th & King Drive C. E., Inc.	432 E. 47th Street	60653
	47th & Lake Park C. E., Inc.	1364 E. 47th Street	60653
	47th & Michigan Curr. Exch., Inc.	100 E. 47th Street	60653
	47th & Sawyer Curr. Exch., Inc.	3224 W. 47th Street	60632
	47th & State Curr. Exch., Inc.	4709 S. State Street	60615
	47th & Western Curr. Exch., Inc.	4658 S. Western Avenue	60609
	47th & Wolcott Curr. Exch., Inc.	1901 W. 47th Street	60609
	49th & Central Curr. Exch.	4841 S. Central Avenue	60638
	51st & Cottage Grove, Ltd.	5127 S. Cottage Grove Ave.	60615
	51st & Kedzie Curr. Exch., Inc.	5100 S. Kedzie Avenue	60632
	51st & Prairie Curr. Exch., Inc.	234 E. 51st Street	60615
	5100 S. Racine Curr. Exch. Corp.	5100 S. Racine Avenue	60609
	51st & Western Curr. Exch., Inc.	5102 S. Western Avenue	60609
	53rd-Ellis Curr. Exch., Inc.	1001 E. 53rd Street	60615
	55th-Ashland Curr. Exch., Inc.	1601 W. Garfield Blvd.	60636
	55th & Damen Curr. Exch., Inc.	1953 W. 55th Street	60636
	55th & Lake Park C. E., Inc.	1542 E. 55th Street	60615

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	55th & Racine Curr. Exch., Inc.	5500 S. Racine Avenue	60636
	58th-Prairie Curr. Exch., Inc.	220 E. 58th Street	60637
	59th & Kedzie Curr. Exch. Corp.	5903 S. Kedzie Avenue	60629
	61st & Vernon Curr. Exch., Inc.	422 E. 61st Street	60637
	63rd & Ashland Curr. Exch., Inc.	6252 S. Ashland Avenue	60636
	63rd & Cicero Curr. Exch., Inc.	4658 W. 63rd Street	60629
	63rd & Cottage Grove C. E., Inc.	800 E. 63rd Street	60637
	63rd & Halsted "L" Station C. E.	743 W. 63rd Street	60621
	63rd & Kenwood Curr. Exch., Inc.	1317 E. 63rd Street	60637
	63rd & Merrimac Curr. Exch., Inc.	6223 W. 63rd Street	60638
	63rd & Morgan Curr. Exch., Inc.	1005 W. 63rd Street	60621
	63rd & St. Lawrence Curr. Exch.	548 E. 63rd Street	60637
	63rd & Western Curr. Exch., Inc.	2400 W. 63rd Street	60636
	67th & Champlain C. E., Inc.	625 E. 67th Street	60637
	67th & State Curr. Exch., Inc.	6659 S. State Street	60637
	69th & King Drive C. E., Inc.	403 E. 69th Street	60637
	69th St. Curr. Exch., Inc.	6858 S. Ashland Avenue	60636
	69th & Wentworth C. E., Inc.	6911 S. Wentworth Avenue	60621
	71st & Jeffery Curr. Exch., Inc.	1953 E. 71st Street	60649
	71st & South Chicago C. E., Inc.	7115 S. Chicago Avenue	60619
	71st & Wentworth Curr. Exch.	7057 S. Wentworth Avenue	60621
	71st & Western Curr. Exch., Inc.	7056 S. Western Avenue	60636
	74th & Ashland Curr. Exch., Inc.	7356 S. Ashland Avenue	60636
	75th & Cottage Curr. Exch., Inc.	751 E. 75th Street	60619
	75th & King Drive C. E., Inc.	345 E. 75th Street	60619
	75th & Stony Island Curr. Exch.	1611 E. 75th Street	60649
	79th & Ashland Curr. Exch., Ltd.	1548 W. 79th Street	60620
	79th & Cottage Grove C. E., Inc.	7859 S. Cottage Grove Ave.	60619
	79th & Halsted Curr. Exch., Inc.	7861 S. Halsted Street	60620
	79th & Jeffery Curr. Exch., Inc.	1955 E. 79th Street	60649
	79th & Kedzie Curr. Exch.	3247 W. 79th Street	60652
	79th & Michigan Curr. Exch., Inc.	102 E. 79th Street	60619
	79th & Rhodes Curr. Exch., Inc.	545 E. 79th Street	60619
	83rd & Prairie Curr. Exch., Inc.	212 E. 83rd Street	60619
	87th-Cottage Curr. Exch. Corp.	722 E. 87th Street	60619
	87th & So. Chicago C. E., Inc.	8703 South Chicago Ave.	60617
	87th & Stony Island C. E., Inc.	1606 E. 87th Street	60617
	95th & Ashland Curr. Exch., Inc.	9459 S. Ashland Avenue	60620
	95th & Calumet Curr. Exch., Inc.	332 E. 95th Street	60619
	95th & Halsted Curr. Exch., Inc.	9500 S. Halsted Street	60628
	95th & Jeffery Curr. Exch., Inc.	2035 E. 95th Street	60617
	95th & Wentworth Curr. Exch., Inc.	152 W. 95th Street	60628
	111 Curr. Exch., Inc.	111 E. Wacker Drive	60601
	141 W. Jackson Blvd. C. E., Inc.	141 W. Jackson Blvd.	60604
	103rd & Halsted Curr. Exch., Inc.	801 W. 103rd Street	60643
	103rd & Western Curr. Exch., Inc.	10324 S. Western Avenue	60643
	106th & Torrence C. E., Inc.	10536 S. Torrence Ave.	60617
	110th & Halsted Curr. Exch., Inc.	11057 S. Halsted Street	60628
	111th & Michigan Curr. Exch., Inc.	11055 S. Michigan Avenue	60628
	111th & Western Curr. Exch., Inc.	11230½ S. Western Avenue	60643
	115th & Cottage Curr. Exch., Inc.	11457 S. Cottage Grove Ave.	60628

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	115th & Laflin Curr. Exch., Inc.	1476 W. 115th Street	60643
	119th & Halsted Curr. Exch., Inc.	11932 S. Halsted Street	60628
	130th & Eberhart C. E., Inc.	501 E. 130th Street	60627
	224 W. Illinois Curr. Exch., Inc.	224 W. Illinois Street	60610
	424 E. 87th St. Curr. Exch.	424 E. 87th Street	60619
	1369 W. Fullerton C. E., Inc.	1369 W. Fullerton Ave.	60614
	5533 Chicago Central C. E., Inc.	5533 W. Chicago Avenue	60651
Chicago Heights	Chicago Heights Curr. Exch., Inc.	82 Illinois Street	60411
	Lincolnway Check Cashier, Inc.	403 W. Lincoln Way	60411
	Olympia Plaza Curr. Exch., Inc.	157 W. Joe Orr Road	60411
	14th & 5th Curr. Exch., Inc.	303 E. 14th Street	60411
Chicago Ridge	Chicago Ridge Curr. Exch.	10405 S. Ridgeland Ave.	60415
Cicero	Austin-Roosevelt C. E., Ltd.	5947 W. Roosevelt Road	60650
	Bohan Agency Curr. Exch., Inc.	5606 W. Cermak Road	60650
	Cermak-Cicero Curr. Exch., Inc.	4801 W. Cermak Road	60650
	Cermak-Laramie Curr. Exch., Inc.	2137 S. Laramie Avenue	60650
	Jaros Curr. Exch.	5823 W. Roosevelt Road	60650
	Pride Curr. Exch.	2444 S. Laramie Avenue	60650
	Pride Curr. Exch. #2, Inc.	1207 S. Cicero Avenue	60650
Countryside	BMJ Curr. Exch. II, Inc.	5444 S. LaGrange Road	60525
Crestwood	New Playfield Curr. Exch., Inc.	5423 W. 127th Street	60445
Des Plaines	Dempster Landings C. E., Inc.	2606-C E. Dempster St.	60016
	Des Plaines Curr. Exch.	1490 Miner Street	60016
	Lee Street Curr. Exch., Inc.	1528 S. Lee Street	60016
	Market Place Curr. Exch., Inc.	739 W. Golf Road	60016
	O'Hare Curr. Exch., Inc.	2661 Mannheim Road	60018
Dolton	Dolton Curr. Exch., Ltd.	14200 Chicago Road	60419
	Dolton Plaza Curr. Exch.	15029 S. Woodlawn Ave.	60419
East Chgo. Heights	East Chgo. Hts. Check Cashiers	1346 Werline Avenue	60411
Elk Grove Village	Centex Curr. Exch., Inc.	1660 Greenleaf Avenue	60007
	Devon-Tonne Curr. Exch., Inc.	550 Devon Avenue	60007
	Elk Grove Curr. Exch., Inc.	810 E. Higgins Road	60007
	Grove Curr. Exch., Inc.	961 Grove Mall	60007
Elmwood Park	Elmwood Park Curr. Exch., Inc.	2428 N. Harlem Avenue	60635
Evanston	Central-Evanston C. E., Ltd.	2608 Prairie Avenue	60201
	Church-Dodge Curr. Exch.	1700 Dodge Avenue	60201
	Evanston Curr. Exch., Inc.	1808 Dempster Avenue	60202
	Howard-Damen Curr. Exch., Inc.	715 W. Howard Street	60202
	Main Curr. Exch., Inc.	845 Chicago Avenue	60202
	Peoples Curr. Exch., Inc.	1605 Maple Avenue	60201
	Simpson Dewey Curr. Exch., Inc.	1703 Simpson Street	60201
Evergreen Park	Evergreen Park Curr. Exch., Inc.	3658 W. 95th Street	60642
	95th & Western Curr. Exch., Inc.	9509 S. Evergreen Plaza	60642
Franklin Park	Franklin Park Curr. Exch., Inc.	9701 Franklin Avenue	60131
	Grand Plaza Curr. Exch., Inc.	10213 W. Grand Avenue	60131
Forest Park	Forest Park C. E. #2, Inc.	7418 Madison Street	60130
	Mall Curr. Exch., Inc.	7433 Roosevelt Road	60130
Hanover Park	Hanover Park Curr. Exch., Inc.	7512 N. Barrington Road	60103
Harvey	Harvey Curr. Exch., Inc.	206 E. 154th Street	60426
	Oakley & 147th Curr. Exch., Inc.	14720 S. Oakley Avenue	60426
	147th & Halsted Curr. Exch., Inc.	14701 S. Halsted Street	60426

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Harvey	167th & Halsted Curr. Exch., Inc.	16658 S. Halsted Street	60426
Hazelcrest	Hazelcrest-Stonebridge C. E., Inc.	17501-B S. Kedzie Avenue	60429
Hickory Hills	Hickory Hills Curr. Exch., Inc.	8843 W. 87th Street	60457
Hillside	Curr. Exch. in Hillside, Inc.	D-7 Hillside Shop. Center	60162
	Mannheim Washington C. E., Inc.	528 Mannheim Road	60162
Hoffman Estates	Hoffman Estates C. E., Inc.	1039 N. Roselle Road	60172
Homewood	Homewood Curr. Exch., Inc.	17752 S. Halsted Street	60430
Justice	Justice Curr. Exch., Inc.	8009 W. 79th Street	60458
LaGrange	LaGrange Curr. Exch., Inc.	22 E. Burlington Ave.	60525
Lansing	Lansing Curr. Exch., Inc.	17324 S. Torrence Ave.	60438
Markham	Canterbury Curr. Exch., Inc.	16015 S. Kedzie Avenue	60426
	Dixie Square Curr. Exch., Ltd.	15652 Dixie Highway	60426
Matteson	Matteson Curr. Exch., Inc.	196 Town Center	60443
Maywood	Madison & 5th Ave. C. E., Inc.	1000 S. Fifth Avenue	60153
	New 5th & Lake C. E., Inc.	9 N. 5th Avenue	60153
	17th & Madison Curr. Exch.	1001 S. 17th Avenue	60153
Melrose Park	Melrose Curr. Exch., Inc.	130 Broadway Avenue	60160
	Winston Plaza Curr. Exch., Inc.	1380 Winston Plaza	60160
Midlothian	New Midlothian Curr. Exch., Inc.	3919 W. 147th Street	60445
	New Mid-Oak Curr. Exch., Inc.	4800 "B" 148th Street	60445
Morton Grove	ADCO Curr. Exch.	6024 W. Dempster Street	60053
	Waukegan-Golf Curr. Exch., Inc.	9220 Waukegan Road	60053
Mt. Prospect	Algonquin-Busse Curr. Exch., Inc.	1725 W. Algonquin Road	60056
	Mount Prospect Curr. Exch., Inc.	1119 Mt. Prospect Road	60056
Niles	Har-Mil Curr. Exch., Inc.	7519 N. Milwaukee Avenue	60648
	Milwaukee-Ballard C. E., Inc.	9107 N. Milwaukee Avenue	60648
	Oakton-Waukegan Curr. Exch.	8018 N. Waukegan Road	60648
Norridge	Cumberland-Lawrence Curr. Exch.	4821 N. Cumberland Ave.	60656
	Harlem-Montrose C. E., Inc.	4429 N. Harlem Avenue	60656
Northbrook	Northbrook Curr. Exch., Inc.	2750 Dundee Road	60062
Northlake	Northlake Curr. Exch., Inc.	23 N. Wolf Road	60164
Oak Lawn	A & B Curr. Exch., Inc.	5112 W. 95th Street	60453
	95th & Major Curr. Exch., Inc.	5712 W. 95th Street	60453
Oak Park	Austin-Lake Curr. Exch., Ltd.	422 N. Austin Avenue	60302
	Madison-Austin Curr. Exch., Inc.	2 W. Madison Avenue	60302
	Madison-Oak Park Curr. Exch.	805 Madison Avenue	60302
Orland Park	New Orland Park Curr. Exch., Inc.	15010 S. LaGrange Road	60462
Palatine	Palatine Curr. Exch., Inc.	611 N. Hicks Road	60067
	Palatine North Curr. Exch., Inc.	1200 E. Dundee Road	60067
Palos Heights	Palos Heights Curr. Exch., Inc.	12332 S. Harlem Avenue	60463
Palos Hills	Victory Curr. Exch.	9911 S. Roberts Road	60465
Park Forest	Park Forest Curr. Exch., Inc.	98 S. Orchard Drive	60466
Prospect Heights	Palwaukee Curr. Exch., Inc.	690 Milwaukee Avenue	60070
Richton Park	Richton Park Curr. Exch., Inc.	22336 Governors Highway	60471
Riverdale	New Riverdale Curr. Exch., Inc.	155½ W. 144th Street	60627
River Grove	Thatcher Wood Curr. Exch., Inc.	8263 W. Belmont Avenue	60171
Robbins	Utica Curr. Exch., Inc.	13912 Claire Blvd.	60472
Rolling Meadows	Meadows Curr. Exch., Inc.	3100 Market Plaza Ctr.	60008
Rosemont	Rosemont Plaza Curr. Exch., Inc.	9503 W. Higgins Road	60018
Sauk Village	New Sauk Village C. E., Inc.	14 Sauk Trail Plaza	60411
Schaumburg	A & H Curr. Exch., Inc.	831 E. Algonquin Road	60196

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Schaumburg	Poplar Creek Curr. Exch., Inc.	1805 Golf Road	60194
	Schaumburg Curr. Exch., Inc.	1019 S. Roselle Road	60193
Schiller Park	Schiller Park Check Exch., Inc.	9452 W. Irving Park Road	60176
Skokie	Oakton-Lincoln Curr. Exch., Inc.	5110 W. Oakton Street	60077
	Skokie Bluebird Curr. Exch., Inc.	4413 W. Oakton Street	60076
South Chgo. Hts.	South Chicago Heights C. E., Inc.	3324 Chicago Road	60411
South Holland	Sibley Curr. Exch.	83 W. Sibley Blvd.	60473
Stone Park	Stone Park Curr. Exch., Inc.	1604 N. Mannheim Road	60165
Streamwood	Streamwood Curr. Exch., Inc.	225 Irving Park Road	60103
Summit	63rd-Archer Curr. Exch., Inc.	7655½ W. 63rd Street	60501
Tinley Park	Brementowne-159th C. E., Inc.	6817 W. 159th Street	60477
Wheeling	Wheeling Curr. Exch., Inc.	857 W. Dundee Road	60090
Worth	Worth Curr. Exch.	7101 W. 111th Street	60482
	DE KALB COUNTY		
DeKalb	DeKalb Curr. Exch., Inc.	1440 Sycamore Road	60115
	DU PAGE COUNTY		
Addison	DuPage Curr. Exch., Inc.	431 S. Addison Road	60101
	Green Meadow Curr. Exch., Inc.	40 W. Lake Street	60101
Bensenville	Bensenville Curr. Exch., Inc.	119 W. Main Street	60106
	Grand-York Curr. Exch.	101 W. Grand Avenue	60106
Bloomingdale	Springbrook Curr. Exch., Inc.	156 "H" E. Lake Street	60108
Carol Stream	Carol Stream Curr. Exch., Inc.	477 S, Schmale Road	60187
Downers Grove	Downers Grove Curr. Exch., Inc.	138 E. Ogden Avenue	60515
	Finley Road Curr. Exch., Inc.	2950 S. Finley Road	60515
	Woodridge Curr. Exch., Inc.	75th & Lemont Road	60515
Glendale Heights	Bloomingdale Curr. Exch., Inc.	215 Army Trail Road	60137
	Glendale Heights C. E., Inc.	532 W. North Avenue	60137
Glen Ellyn	Glen Ellyn Curr. Exch., Inc.	613 Roosevelt Road	60137
Naperville	Fox Valley Curr. Exch., Inc.	592 S. Rt. 59 & Aurora Ave.	60540
	Naperville Curr. Exch., Inc.	1163 Ogden Avenue	60540
Villa Park	New Lombard Heights C. E., Inc.	603 W. North Avenue	60181
	Villa Oaks Curr. Exch., Inc.	106 Roosevelt Road	60181
West Chicago	West Chicago Curr. Exch., Inc.	141 W. Roosevelt Road	60185
Westmont	Westmont Curr. Exch., Inc.	6230 S. Cass Avenue	60559
	JACKSON COUNTY		
Carbondale	Saluki Curr. Exch., Inc.	608 S. Illinois Avenue	62901
	KANE COUNTY		
Aurora	Aurora Curr. Exch., Inc.	59 S. Broadway Avenue	60505
	Aurora-Lake Curr. Exch., Inc.	902 A North Lake Street	60506
	New York Street C. E., Inc.	964 E. New York Street	60505
Carpentersville	Meadowdale Curr. Exch., Inc.	45 B Meadowdale Shop. Ctr.	60110
Elgin	N.E. Elgin Auto Drive-In C.E., Inc	401 Dundee Avenue	60120
	Tyler Creek Curr. Exch., Inc.	68 Tyler Creek Plaza	60120

CITY	LICENSEE		ZIP CODE
	KANE COUNTY		
St. Charles	Tri-City Curr. Exch., Inc.	2039 Rt. 38 & Randall Rd.	60174
	KANKAKEE COUNTY		
Kankakee	East Court Curr. Exch., Inc.	1550 E. Court Street	60901
	Kankakee Curr. Exch., Inc.	180 E. Oak Street	60901
	Meadowview Curr. Exch.	34 Meadowview Shop. Ctr.	60901
	LAKE COUNTY		
Antioch	Antioch Curr. Exch., Ltd.	Rt. 173 & Rt. 83	60002
Deerfield	River Run Curr. Exch.	20518 N. Highway 21	60015
Fox Lake	Fox Lake Curr. Exch., Inc.	14 E. Grand Avenue	60020
Gurnee	Gurnee Curr. Exch., Ltd.	4949 Grand Avenue #4A	60031
Lake Zurich	Lake Zurich Curr. Exch., Inc.	592 W. Main Street	60047
Mundelein	Mundelein Curr. Exch., Inc.	366 E. Townline Road	60060
North Chicago	North Chicago Cashiers, Inc.	1803 22nd Street	60064
Round Lake Beach	New Commons Curr. Exch., Inc.	959 E. Rollins Road	60073
Waukegan	Lewis Plaza Curr. Exch., Inc.	1319 N. Lewis Avenue	60085
	596 Genesee Curr. Exch., Inc.	596 S. Genesee Street	60085
Zion	Zion Curr. Exch., Inc.	3398 Sheridan Road	60099
	LA SALLE COUNTY		
Ottawa	Courtesy Curr. Exch.	510 Fillmore Street	61350
Streator	Streator Curr. Exch., Inc.	112½ S. Vermillion Street	61364
	MC HENRY COUNTY		
Crystal Lake	Crystal Lake Curr. Exch., Inc.	#3 Crystal Lake Plaza	60014
McHenry	McHenry County Curr. Exch., Inc.	4614-A Route 120	60050
	MACON COUNTY		
Decatur	#1 Decatur Curr. Exch., Inc.	2800 N. Water Street	62526
	#2 Decatur Curr. Exch., Inc.	2264 E. William Street	62521
	#3 Decatur Curr. Exch., Inc.	1355 N. Route 48	62526
	MADISON COUNTY		
Alton	1st Madison County C.E. of Alton	2755 E. Broadway Street	62002
Granite City	1st Madison Cty CE of Gran. City	#10 Nameoki Village	62040
	PEORIA COUNTY		
Peoria	Peoria Curr. Exch.	117 N. E. Perry Street	61602
	Peoples Curr. Exch.	1901 W. Lincoln Avenue	61605
	ROCK ISLAND COUNTY		
Moline	Melin Agency License Serv. & C.E.	1415 15th Street	61265

CITY	LICENSEE		ZIP CODE
	ROCK ISLAND COUNTY		
Rock Island	State License Serv. C. E., Inc.	4124 11th Street	61201
	1st Curr. Exch. of Rock Island	1123 7th Avenue	61201
	ST. CLAIR COUNTY		
East St. Louis	East St. Louis Curr. Exch., Inc.	232 Collinsville Avenue	62201
Washington Park	Cress Curr. Exch., Inc.	2002 N. 54th Street	62204
	SANGAMON COUNTY		
Springfield	Community C. E. of Springfield	115 N. 6th Street	62701
	First Curr. Exch. of Springfield	1407 S. 16th Street	62706
	WILL COUNTY		
Bolingbrook	Bolingbrook Curr. Exch., Inc.	348 Bolingbrook Common	60439
Joliet	Barney Drive Curr. Exch., Inc.	60 Barney Drive	60435
	Cass Street Curr. Exch., Inc.	33 E. Cass Street	60431
	Chicago-Osgood Curr. Exch., Inc.	180 S. Chicago Avenue	60436
	Collins Street Curr. Exch., Inc.	850 Collins Street	60432
	Shopping Center Curr. Exch., Inc.	Hillcrest Shopping Center	60431
	West Side C. E. of Joliet, Inc.	1169 W. Jefferson Street	60435
Lockport	Lockport Curr. Exch., Inc.	917 S. State Street	60441
Romeoville	Hampton Park Curr. Exch., Inc.	615 Access Drive	60441
	WINNEBAGO COUNTY		
Rockford	Downtown Curr. Exch., Inc.	326 W. State Street	61101
	Rockford Curr. Exch., Inc.	1111½ N. Avon Street	61103
	Rockford Curr. Exch., Inc. #2	1032 S. Main Street	61101
	West State Curr. Exch., Inc.	1455 W. State Street	61107

UNCLAIMED PROPERTY DIVISION

ANNUAL REPORT
UNCLAIMED PROPERTY DIVISION

IT'S BEEN A GREAT YEAR

As in the previous two fiscal years, 1987 was a very successful one for the Unclaimed Property Division. Once again many of the records set only 12 months earlier were surpassed as the Division continued its diligence in administering the Uniform Disposition of Unclaimed Property Act.

The following Division records were set during Fiscal Year 1987:

	Fiscal Year 1987	Old Record
Total Unclaimed Financial Assets Received	$20,921,324	$17,309,328 (1986)
Total Income Received	$21,032,507	$17,453,448 (1986)
Names Published	26,391	25,948 (1986)
Inquiries Received	17,030	9,129 (1986)
Total Amount of Stocks Sold	$ 398,555	$ 387,873 (1985)
Total Number of Claims Paid	3,297	2,889 (1982)

THE ACT

The Unclaimed Property Division administers one of the oldest and most important consumer protection laws in Illinois, the Uniform Disposition of Unclaimed Property Act. Prior to passage of the Act in 1961, holders of unclaimed financial assets were able to use funds which belonged to others for their own benefit. The Illinois Legislature realized it was unfair for holders to profit unjustly from the use of money that belonged to the actual owner or heir. The Legislature also recognized that if true owners or heirs could not be found, the benefit of the unclaimed assets should accrue to all the people of Illinois and not just the holders of those assets.

The Unclaimed Property Division ensures that a concerted effort is made to locate rightful owners or heirs, and that until such time as that is accomplished, all of our citizens shall benefit from the use of the unclaimed funds.

The Act requires all entities - private, public and governmental - to remit all financial assets to the State if unclaimed for seven years or more. Unclaimed property can be any financial asset ranging from abandoned savings and checking accounts, unpaid wages or commissions, stocks, uncashed dividends, customer deposits or overpayments, credit balances, refunds, money orders, traveler checks, to paid-up life insurance policies.

Tangible property could become unclaimed property in the case of safe deposit or other safekeeping repository contents. If the rent on such a repository remains unpaid for seven years or more, the contents are remitted to the Department.

It is important to note that Illinois is a custodial state and that an owner or heir can always claim his or her funds that were remitted to the Department under the Act. This differs from an "escheat state" in which, after a mandated period of time, funds remitted to the State belong solely to the State.

REVENUES AND APPROPRIATIONS

The State of Illinois has received more than $165 million in unclaimed financial assets since 1961. Over 86% of that amount or $143 million has been collected during the Thompson administration, the period between 1977-1987. During Fiscal Year 1987 alone, $20,921,324 in unclaimed assets were remitted to the State.

After these assets are remitted to the Department from the various entities, they are considered to be in State custody. The Department turns these assets over to the State Treasurer, who in turn deposits them in the various Pension Funds for the benefit of the taxpayers in the State. Since 1977, over $96 million has been allocated to the various retirement systems. The chart below lists 1988 allocations and total allocations since 1977:

	FY 1988 ALLOCATION	TOTAL ALLOCATIONS SINCE 1977
State Teachers	$5,353,900	$56,153,600
State University	$2,895,900	$24,862,900
State Employees	$1,673,700	$22,775,700
Judges	$ 525,000	$ 3,041,200
General Assembly	$ 51,500	$ 386,600

METHODS FOR LOCATING OWNERS

The Department's primary objective is to reunite owners with their property. To this end, many methods are employed. Twice each year names and last known addresses are published in newspapers across the State. In 1987, a record breaking 26,391 names were published (See Chart 'C').

Individuals who see their names or those of relatives are urged to contact the Department so the missing owners may be reunited with their assets. Lists are also made available to members of the General Assembly who have assisted the Department in its search for owners living in their legislative districts. To further enhance owner discovery efforts, the Department conducts a continual public information campaign to stimulate interest and enlists the aid of the public and the media by giving interviews, issuing press releases, and providing representatives to speak before various civic groups. The Director has given numerous radio and television interviews which have resulted in many inquiries by potential owners of unclaimed property. The Department also has developed a series of brochures which explain the Unclaimed Property Act and the Department's claim procedures. Division staff are also present at numerous County and State Fairs for the purpose of disseminating information to the public.

Additionally, the Owner Discovery Unit of the Unclaimed Property Division does physical searching for rightful owners of unclaimed property through several specialized programs and by means of direct phone calls and personal contact.

During Fiscal Year 1987, 149 owners were found and $334,170.33 was returned through the "Target Search Program" of the Unit. The Treasure Hunt Program uses radio and television broadcasting and advertising as a means for contacting persons not able to be contacted through normal searching procedures. During Fiscal Year 1987, 11 radio interviews were given, 1 live television interview and 7 presentations to related civic groups.

The VIP Program is set up to identify prominent individuals and corporations who the State is holding unclaimed property for. During Fiscal Year 1987, 545 letters were sent out to such VIP's and 170 claim requests were made for $118,739.44.

CLAIMS

Since the inception of the Unclaimed Property Act in 1962, the Department has returned more than $15,400,000 to the rightful owners or heirs. This figure is derived from adding the actual dollar amounts listed on all the processed claim forms submitted. In addition to this amount, however, it is estimated that an additional $10,000,000 per year is returned to the rightful owners by the respective entity holding the asset. This occurs as a result of the Department's publication efforts but prior to the holder remitting the assets.

In Fiscal Year 1987, the Department approved 3,297 claims, the highest in history, and paid out $1,835,829.

FISCAL YEAR	AMOUNT
1981	$ 903,179
1982	$ 1,169,339
1983	$ 1,434,106
1984	$ 1,442,697
1985	$ 1,667,993
1986	$ 1,948,385
1987	$ 1,835,829

EXAMINATIONS

Although all holders of unclaimed financial assets are expected to comply with the Act, the Director may examine any holder he has reason to believe has not been reporting and remitting all unclaimed property. The Division's comprehensive examination program stresses examination of major holder categories and normally discerns unclaimed funds which the holder was not aware constituted unclaimed property. The examination staff is comprised of professional individuals who receive thorough field training before embarking on examinations.

During Fiscal Year 1987, 403 examinations of financial institutions, corporations, insurance companies, utilities and governmental entities were conducted, resulting in remittances totalling $1,805,348.

The following chart shows examination remittances:

FISCAL YEAR	EXAMINATION REMITTANCES
1979	$ 992,210
1980	$ 980,291
1981	$ 953,457
1982	$ 1,745,587
1983	$ 1,463,895
1984	$ 2,189,823
1985	$ 2,165,466
1986	$ 3,150,977
1987	$ 1,805,348

SAFE DEPOSIT PROGRAM

The Safe Deposit Section operating as a unit of the Unclaimed Property Division is responsible for the collection and safekeeping of contents from dormant safe deposit boxes that have been remitted by banks, savings and loans, and private safe deposit companies throughout the State of Illinois.

Under the Unclaimed Property Act, holders of safe deposit boxes are required to file an Annual Report with the Department and report those boxes whose leases have expired and have been unclaimed by the owner for seven (7) years.

Boxes that are determined to have contents are remitted by holders to the custody of the State of Illinois. During Fiscal Year 1987, 2,227 safe deposit boxes were received.

Tangible property such as cash, jewelry, stamps, numismatic coins and currency, and miscellaneous items are held until the owner's name and last known address have been published. Any items of monetary value that are not claimed are eventually appraised and sold through a private auction house. During Fiscal Year 1987, auction proceeds of $43,186 and monetary assets of $67,537 were deposited with the State Treasurer to be appropriated to the various State Retirement Funds.

Additionally, Safe Deposit Section personnel are available to the Illinois Safe Deposit Association for presentations regarding unclaimed property as it relates to the Safe Deposit Industry.

The Chart below shows safe deposit activity since Fiscal Year 1980:

YEAR	BOXES COLLECTED	AUCTION RECEIPTS	MONETARY CONTENTS	TOTAL
1980	4,232	$ 54,812	$ 190,750	$ 245,562
1981	1,369	$101,563	$ 43,536	$ 145,099
1982	2,806	$ 13,246	$ 70,818	$ 84,064
1983	1,790	$ 66,755	$ 36,306	$ 103,061
1984	2,566	$ 20,906	$ 102,786	$ 123,692
1985	3,709	$ 48,919	$ 162,203	$ 211,122
1986	5,407	$ 24,910	$ 54,465	$ 79,375
1987	2,227	$ 43,186	$ 67,537	$ 110,723

The chart below shows the number of safe deposit claims paid since Fiscal Year 1980:

YEAR	CLAIMS PAID
1980	13
1981	161
1982	168
1983	279
1984	136
1985	145
1986	153
1987	452

STOCK PROGRAM

The Unclaimed Property Division receives shares of stock and dividends accrued from annual remittances, examination remittances, safe deposit boxes and the Unclaimed Property Clearinghouse. Stock and dividends are processed similar to safe deposit contents. After publication, if an owner comes forward and there is an approved claim, shares are reissued to the claimant. If after a prescribed period no claimant comes forward, the shares are sold through an account at a brokerage firm of the Department's choice. Net proceeds are owner coded for future claims by the rightful owner or heir.

The stock program has grown in leaps and bounds over the past five years with Fiscal Year 1987 sales proceeds of $398,555 having exceeded all previous years sales. Part of the reason for the enormous growth of the Stock Program may be attributed to the Department's recent membership in the Unclaimed Property Clearinghouse. The Clearinghouse is a private corporation which acts as a central receiving agent by collecting stock and dividends from nationwide corporations. These stocks and dividends are sent to the respective member states who in turn attempt to locate the owners who are state residents.

In Fiscal Year 1987, the Unclaimed Property Division received $522,424 in remittances from the Clearinghouse. Remittances from both the stock sales and the Clearinghouse accounted for $920,979 of the Division Fiscal Year 1987 annual income.

INTERSTATE COOPERATION

It is a proven fact that the citizens of Illinois accumulate unclaimed property in every state in this country. In order to provide for the orderly transfer of assets for citizens domiciled in the various states in this country, efforts have been made to develop reciprocity agreements with the other states.

Illinois was a pioneer in the reciprocity movement and has contacted all 50 states with reciprocal invitations. Due to specific statutory requirements in certain states, reciprocal agreements cannot be consummated at this time. In pursuant of this goal, however, the Division has signed agreements with 19 states. Unclaimed assets received for citizens in those states are exchanged annually and assets for Illinois residents are remitted to this Division.

Additionally, the Division maintains an active membership in the National Association of Unclaimed Property Administrators. The sole purpose of this organization is to promote open communication and cooperative relationships between the member states. The cooperative effort displayed as a result of this organization has been responsible for the uniform application of many sections of Unclaimed Property legislation enacted recently throughout the country.

The following chart provides an analysis for reciprocal activity through June 30, 1987:

RECIPROCAL ACTIVITY THROUGH JUNE 30, 1987

STATE	RECEIVED	PAID
Arizona	$ -0-	$ 26,122.56
District of Columbia	21,734.23	70,949.91
Florida	28,138.26	474,242.45
Idaho	8,243.93	16,172.77
Indiana	-0-	-0-
Kentucky	1,017.22	22,218.18
Massachusetts	287,762.42	271,744.81
Minnesota	101,910.98	95,761.16
Nevada	21,947.54	13,067.35
New Mexico	14,430.81	21,885.18
North Carolina	13,867.69	23,179.87
North Dakota	125.45	-0-
Rhode Island	16,736.26	16,603.67
South Dakota	689.45	1,609.84
Utah	9,408.22	16,866.10
Virginia	25,118.63	61,134.68
Washington	14,822.60	-0-
Wisconsin	67,313.39	159,023.24
Totals:	$ 652,912.21	$ 1,290,800.77

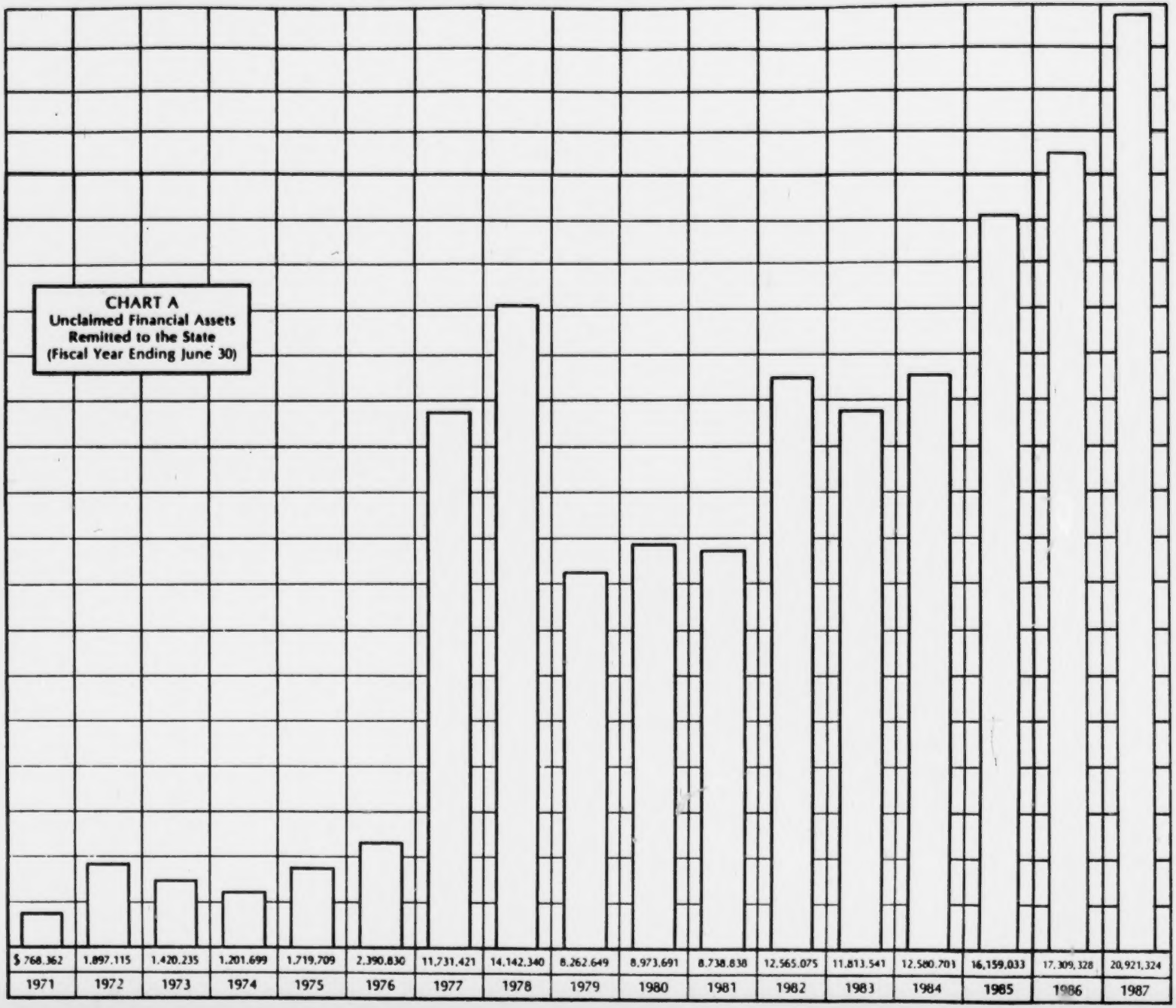


CHART A
Unclaimed Financial Assets
Remitted to the State
(Fiscal Year Ending June 30)
$ 768,362
1,897,115
1,420,235
1,201,699
1,719,709
2,390,830
11,731,421
14,142,340
8,262,649
8,973,691
8,738,838
12,565,075
11,813,541
12,580,703
16,159,033
17,309,328
20,921,324
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987

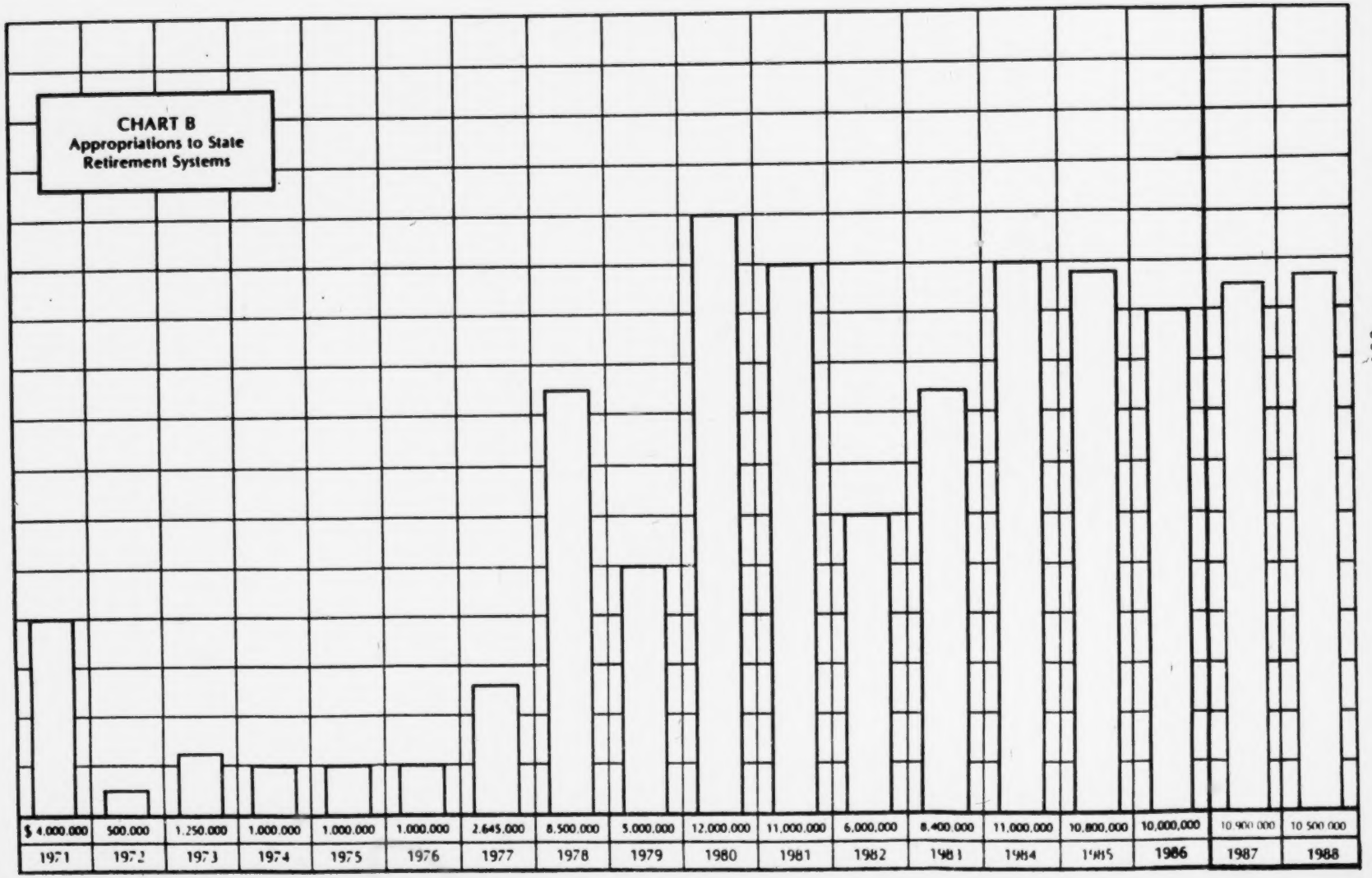
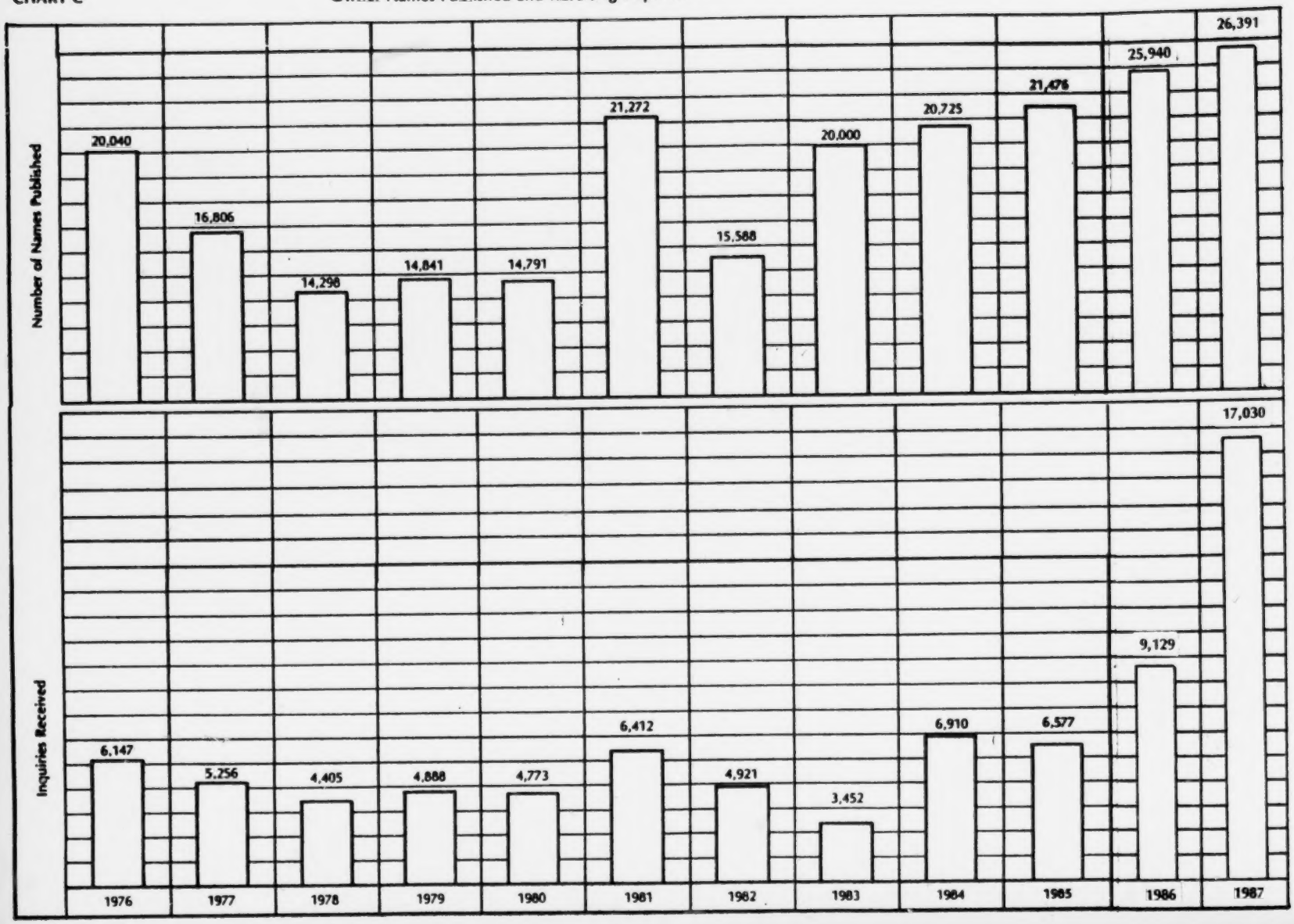
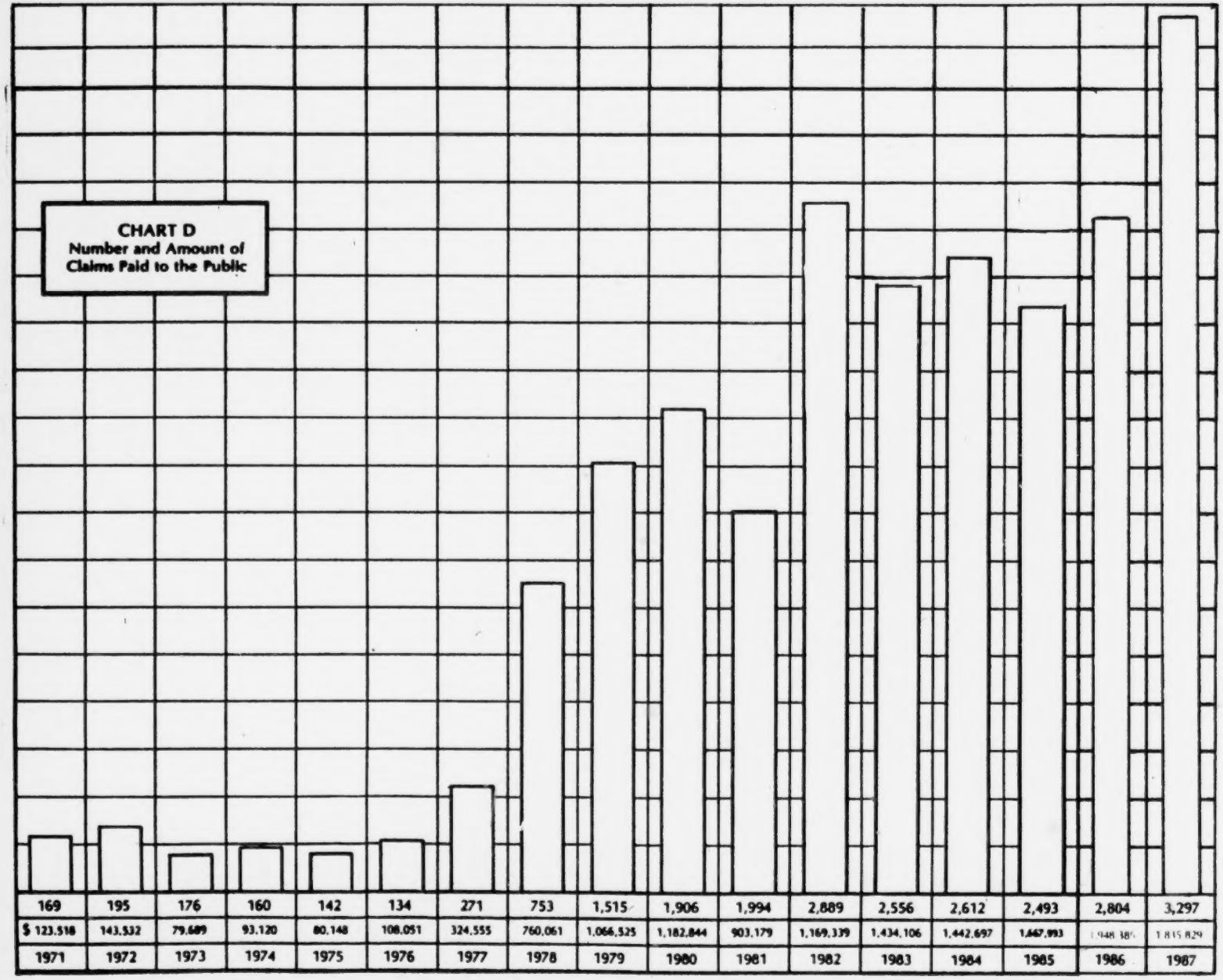


CHART B
Appropriations to State Retirement Systems
$ 4,000,000
500,000
1,250,000
1,000,000
1,000,000
1,000,000
2,645,000
8,500,000
5,000,000
12,000,000
11,000,000
6,000,000
8,400,000
11,000,000
10,800,000
10,000,000
10,900,000
10,500,000
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988

CHART C Owner Names Published and Resulting Inquiries





169	195	176	160	142	134	271	753	1,515	1,906	1,994	2,889	2,556	2,612	2,493	2,804	3,297
$ 123,518	143,532	79,689	93,120	80,148	108,051	324,555	760,061	1,066,525	1,182,844	903,179	1,169,339	1,434,106	1,442,697	1,667,993	1,948,386	1,815,829
1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987

SUMMARY
UNCLAIMED PROPERTY DIVISION ACTIVITY
FISCAL YEARS 1962 THROUGH 1987

Chart E

Fiscal Year	Total Unclaimed Property Remitted	No. of Exams	Amount Found Exams	Amount Remit. Exams	Exam Fees Collected	No. of Consul-tations	No. of Claims Paid	Amount Claims Paid
From Remitted Property	$ 24,949	-	$ -	$ -	$ -	-	-	$ -
1962 - 1963	5,482,148	*	*	*	*	*	214	50,487
1964 - 1965	2,139,697	*	*	*	*	*	917	303,119
1966 - 1967	2,472,741	*	*	*	*	*	703	272,634
1968 - 1969	1,800,562	*	*	*	*	*	538	245,805
1970	1,252,242	*	*	*	*	*	242	168,694
1971	768,362	*	*	*	*	*	169	123,518
1972	1,897,115	*	*	*	*	*	195	143,532
1973	1,402,271	*	*	*	*	*	176	79,689
1974	1,201,699	*	*	*	*	*	160	93,120
1975	1,719,709	*	*	*	*	*	142	80,148
1976	2,369,680	*	*	*	21,150	*	134	108,051
1962 - 1976 TOTAL	$ 22,531,175	*	$ *	$ *	$ 21,150	*	3,590	$ 1,668,797
1977	11,659,967	107	*	*	71,455	*	271	324,555
1978	14,187,936	104	*	*	22,500	1,914	753	760,061
1979	8,217,289	779	6,499,549	992,210	48,485	1,295	1,515	1,066,525
1980	8,973,691	531	4,695,016	980,291	35,900	1,623	1,906	1,182,844
1981	8,738,838	342	2,727,567	953,457	36,115	427	1,994	903,179
1982	12,565,075	508	11,024,338	1,745,587	41,872	840	2,889	1,169,339
1983	11,813,541	423	4,133,129	1,463,895	46,707	1,008	2,556	1,434,106
1984	12,580,703	270	11,730,803	2,189,823	98,156	728	2,612	1,442,697
1985	16,159,033	366	5,819,091	2,165,466	96,485	812	2,493	1,667,993
1986	17,309,328	385	5,840,898	3,150,977	144,120	480	2,804	1,948,385
1987	20,921,324	403	3,664,755	1,805,348	111,183	436	3,297	1,835,829
1977 - 1987 TOTAL	$ 143,126,725	4,218	$ 56,135,146	$ 15,447,054	$ 752,978	9,563	23,090	$ 13,735,513
GRAND TOTAL	$ 165,657,900	4,218	$ 56,135,146	$ 15,447,054	$ 774,128	9,563	26,680	$ 15,404,310

REMITTANCE AND OTHER INCOME

The chart below indicates all monies remitted to the Division during Fiscal Year 1987. The total figure of $21,032,507 is the highest since the inception of the Act in 1961. The chart also shows Net Collections and Total Claims Paid - each the highest in the history of the Act.

FISCAL YEAR 1987

Holder Remittances	$ 17,806,276
Currency Exchanges -	
Unclaimed Money Orders	646,072
Examination Remittances	1,805,348
Examination Fees	111,183
Dividends - Accruing to	
Stock Held By Department	13,378
Auctions - Sale of	
Safe Deposit Contents	43,186
Direct Deposits - Safe Deposit Section,	
Money Without Numismatic Value	67,537
Sale of Stock	398,555
Reciprocity Remittances	128,049
Miscellaneous	12,923
TOTAL INCOME	$ 21,032,507
TOTAL CLAIMS	$ 1,835,829
NET COLLECTIONS	$ 19,196,678

UNCLAIMED PROPERTY DIVISION
STATISTICAL INFORMATION
FISCAL YEAR 1987

INQUIRIES/CLAIMS

Total Inquiries	Total Claims	Total Value of Claims
17,030	3,297	$ 1,835,829

DEPARTMENT EXAMINER ACTIVITY

Consultations	Examinations	Remitted	Fees	Total
436	403	$ 1,805,348	$ 111,183	$ 1,916,531

SAFE DEPOSIT BOXES

Boxes Collected	Auction Receipts	Monetary Contents	Total
2,220	$ 43,186	$ 67,537	$ 110,723

TOTALS

Total Revenue	Operation Expense	Net Revenue
$ 21,032,507	$ 1,247,780	$ 19,784,727

UNCLAIMED PROPERTY DIVISION

SIGNIFICANT ACTIVITIES

1. The Division received a reciprocity remittance from the State of Utah in the amount of $3,567 belonging to Illinois.

2. On July 1, the Division received two checks totalling $48,978, representing payment for the sale of unclaimed stock held by the Department.

3. Division staff worked various state and county fairs during the summer of Fiscal Year 1987.

4. On August 8, the Division received a reciprocity payment of $125.45 from the State of North Dakota for assets belonging to Illinois residents.

5. The Division received a reciprocity remittance of $5,333.45 from the State of Idaho on August 1 representing assets for citizens of the State.

6. Administrator Michael A. Goldman attended the National Association of Unclaimed Property Administrators Annual Conference in Seattle, Washington on August 25 thru 29.

7. The Division received a payment of $34,228, representing the sale of stock from Dean Witter Reynolds, Inc.

8. Division personnel met with representatives from the Illinois Attorney General's Office on August 11 and August 19 to discuss Chicago Title & Trust Co. and unclaimed property finder firms.

9. Administrator Michael A. Goldman spoke before the Chicago Compliance Association, a group of bank officers and attorneys, on September 18th and explained the work performed by the Division and the efforts made to locate citizens with unclaimed property.

10. On September 18th, the Division paid a reciprocal claim to the State of South Dakota representing assets for citizens living in that state.

11. The Division received a check on September 19th for $156,131.38 as a result of the lawsuit, "Prudential Insurance vs. the State of Alabama". The Division also received $1,861.16 which represented miscellaneous expenses associated with the lawsuit.

12. On September 22nd, the Division entered into a reciprocal agreement with the State of Washington for the mutual exchange of unclaimed assets for citizens located in each state.

13. On October 6th, the Division received $10,371.66 from the firm of Dean Witter Reynolds as a result of the sale of unclaimed stock belonging to citizens of the State.

14. Initial preparations were made in November for the introduction of a revised Uniform Disposition of Unclaimed Property Act. The new Act calls for the collection of underlying shares of stock.

15. In December, a large Chicago fast food franchise remitted $203,000 which represented unclaimed funds identified as a result of an examination conducted at the organization.

16. The Department sold $2,241 worth of stock during the month of December.

17. The Division, on January 18th, published in excess of 21,000 names of individuals who have unclaimed property as defined by the Uniform Disposition of Unclaimed Property Act.

18. On January 26th, Ms. Georgia K. Marsh was appointed the Administrator of the Unclaimed Property Division.

19. As a result of the January 18th publication, the Division received 3,118 inquiries from citizens seeking information regarding their unclaimed assets.

20. As a result of an examination of a large Chicago insurance company, the Division received $119,571.36 which represented unclaimed dividends during the month of January.

21. As a result of the January 18th publication, the Division received 5,199 inquiries from citizens regarding the return of their assets.

22. On February 27th, the Division received $43,174.20 from the State of Massachusetts as part of the reciprocal agreement between the states for the return of unclaimed assets.

23. The Division received from the State of Rhode Island, $6,763.57 and from the State of South Dakota, $689.49 during the month of February as part of the reciprocity agreements with the states for the return of unclaimed assets for citizens located in the appropriate states.

24. The Division, in March, sold $13,648 in unclaimed stock belonging to citizens of the State. The money will be held in trust until the rightful owner or heir makes a claim for it.

25. During the month of April, the Division received reciprocity payments for Illinois citizens from Wisocnsin - $7,397, North Carolina - $6,786 and Kentucky - $71.00.

26. The Division, on April 18th, sold contents received from unclaimed safe deposit boxes. The proceeds, $39,153, will be held until the rightful owners or heirs make a claim.

27. Several bills were submitted to the legislature in April which reflect changes to the Uniform Disposition of Unclaimed Property Act.

28. During the month of May, the Division sold $137,618 worth of unclaimed stock belonging to citizens in the State.

29. On May 15th, the Division received reciprocal payments from Washington - $14,822.60, Virginia - $10,030.57 and Minnesota - $20,699.60 for the return of unclaimed assets for Illinois citizens.

30. Administrator Georgia K. Marsh attended the unclaimed property Clearinghouse Board meeting held in St. Louis on June 22 & 23.

31. May cycle publication letters for VIP program were prepared for mailing during the month of June.

32. On June 22nd, the Division delivered copies of Legislative publication lists to all legislators as part of Legislative Mailing Program.

33. During the month of June, members of the Safe Deposit Section traveled throughout the State collecting contents from unclaimed safe deposit boxes.

34. The Division prepared 5,373 names for publication as a result of the May Cycle reporting period.

35. Senate Bill 1113 which would change the current Unclaimed Property Act, passed both houses of the Legislature on June 26. The new law, if signed by the Governor, provides for underlying share collection and reduces the holding periods for some unclaimed property.

36. The Division, during Fiscal Year 1987, received in excess of 17,000 inquiries from citizens seeking information about their unclaimed assets.

37. During the Fiscal Year, the Division paid 3,294 claims. This is the largest number paid in a year since the inception of the Act.

38. As of June 30th, the Division sold $398,555 worth of unclaimed stock. This exceeds the prior high established in Fiscal Year 1985.

39. During Fiscal Year 1987, the Division published 26,391 names of owners of unclaimed property in newspapers located throughout the State. This represents an increase of 443 over the previous year's high of 25,948.

40. The Division received in excess of $21,032,507 in total assets during Fiscal Year 1987.